



POLICY

ALLIED WORLD ASSURANCE COMPANY (US) INC.  
 Principal Office 100 Summer Street, Boston, Massachusetts 02110-3103  
 (hereinafter referred to as the Company)

COMMERCIAL PROPERTY POLICY  
 DECLARATIONS

POLICY NUMBER: AWP074028

RENEWAL OF: NEW

ITEM 1 NAMED INSURED: WILLOW RESORTS LIMITED

Address: 2711 WILLOW AND HILBEE PARKWAY, FTD

City: BOSTON

State: MA

ITEM 2 Policy Period:

From 01/01/2008

To 12/31/2008

2012 01/01/2008 To 12/31/2008 of the terms of the named insured shown above.

ITEM 3 Limit of Insurance:

\$2,500,000 PART OF \$55,140,750

SEE CONTRIBUTORY ENDORSEMENT

*See connected above.*

Total Premium:

\$113,993 *5/10/08* *US*

Minimum Earned Premium:

\$29,748

ITEM 4

Perils:

ALL RISK INCLUDING FLOOD (EXCLUDING SPFA) & EARTHQUAKE (EXCLUDING CA, HI, AK & PR)

ITEM 5

Description of Property Covered:

Construction of

REAL & BUSINESS PERSONAL PROPERTY, BUSINESS INTERRUPTION, EXTRA EXPENSE (EXCLUDING PRIMARY PAYROLL), NEWLY ACQUIRED REAL & BUSINESS PERSONAL PROPERTY, UNNAMED REAL & BUSINESS PERSONAL PROPERTY, LEASE HOLD INTEREST, SINKHOLE COLLAPSE, CIVIL AUTHORITY, INGRESS & EGRESS, DECONTAMINATION EXPENSE, ERRORS & OMISSIONS, ACCOUNTS RECEIVABLE, VALUABLE PAPERS, ELECTRONIC DATA PROCESSING EQUIPMENT & MEDIA, DEBRIS REMOVAL, DEMOLITION & INCREASED COST OF CONSTRUCTION (IDCC), ORDINANCE OR LAW SERVICE INTERRUPTION PD & TE, BUILDINGS IN DUE COURSE OF CONSTRUCTION, LOSS ADJUSTMENT EXPENSES, POLLUTION CLEANUP LAND & WATER

CA

ITEM 6

Mortgagee Clause, Loss, & any other clauses as shown

ITEM 7

Perils Attached:

See attached to this schedule

*Richard E. Johnson*

Authorized Representative OR  
 Docket/signature (in states where applicable)

## COVER NOTE

$$\begin{aligned}
 \text{The } \mathbb{Z}_2\text{-graded Lie algebra } \mathfrak{g} = \mathfrak{g}_0 \oplus \mathfrak{g}_1 \text{ is defined by} \\
 \mathfrak{g}_0 = \langle H, E, F, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z \rangle \\
 \mathfrak{g}_1 = \langle A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z \rangle
 \end{aligned}$$

REPORTED AT

RECEIVED

APPROVED: \_\_\_\_\_ DATE: \_\_\_\_\_

3. COVER NOTE NUMBER  
HW135422

## REPEAL OF LAW

EFFECTIVE DATE  
03/2/04

EXPIRATION DATE-  
05/22/05 ✓

### 4. ACCOUNT OF DEGRADATION

32 100 000 PART OF 310,000,000 PART OF  
195 140 757

### A. PREMIUM

#13, #15 SO BRCKER RESPONSIBLE FOR FA KGS

## COVERING CITIES

REAL ESTATE, EPP, SI, EPP, ORDINARY PAYROLL, NEWLY  
ACQUIRED REAL EPP, UNNAMED REAL EPP,  
LEASEHOLD INTERESTS REC'D, VALUABLE PAPERS,  
EPP

7. LOCATION.

AS PER SCHEDULE ON FILE WITH COMPANY

5. TO INDEMNIFY AGAINST LOSS BY: ALL RISK (INCLUDING FLOOD (DUG SPRAY) & EARTHQUAKE (DUG CA, HI, AK & PR))

2. TERMS AND CONDITIONS:

B. TOTAL PREMIUM DUE WITHIN THIRTY DAYS OF THE EFFECTIVE DATE OF COVERAGE.  
 1. DEDUCTIBLE: \$25,000 AER. EXPERT: \$100,000 FLOOD, SN, \$100,000 FLOOD NAMED  
 STORM, \$110,000 EARTHQUAKE, \$10,000 TRANSIT, \$10,000 EDP, \$10,000 MACHINERY &  
 EQUIPMENT BREAKDOWN, 24 HOUR DIA TWO PER CD DUAL PER DEFINING THE COVERED EVENT  
 FOR UTILITY SERVICE INTERRUPTION, CIVIL AUTHORITY AND INGRESS & EGRESS

10. INSURED WITH: ALLIED WORLD ASSURANCE COMPANY (U.S.), INC.

11. REFERENCES: SOUND WITH RICHARD E. JODDIN

11. REFERENCES: SOUND WITH RICHARD L. GIBSON

**Cancellation:** This cover may be cancelled by either the insured or the insurer by written notice to the other. In the event of cancellation, the shared premium will be prorated if it is cancelled by the insured unless subject to minimum premium and pro rata if cancelled by the insurer.

if the premium is not paid within the time specified in the policy, "premiums and dividends" of this cover note, the amounts evidenced by this cover note or all such amounts, for each of the end of the time specified and the short rate premium shall be due and payable.

**AUTHORIZED REPRESENTATIVE**

ALLIED WORLD ASSURANCE COMPANY (US) INC.  
 Administrative Office 100 Summer Street, Boston, Massachusetts 02110-2103  
 (hereafter called the Company)

COMMERCIAL PROPERTY POLICY  
 DECLARATIONS

POLICY NUMBER: AA 0174227

RENEWAL OF: NEW

ITEM 1. Name of Insured: ~~AAA Insurance Co., Inc.~~ *AAA Insurance Co., Inc.*

Address: ~~100 Summer Street, Boston, MA 02110-2103~~ *100 Summer Street, Boston, MA 02110-2103*

LAS VEGAS NV 89109

ITEM 2. Policy Period:  
 From: 06/22/2008 To: 06/22/2009 ✓  
 at 12:01 A.M. Standard Time at the address of the named insured shown above.

ITEM 3. Limit of Insurance:  
 \$2,500,000 PART OF \$5,000,000 (SEE CONTRIBUTORY ENDT#001)

Total Premium \$15,435

Minimum Earned Premium

\$4,109

ITEM 4. Perils: *VS. 6, 5, 12*  
 ALL RISK INCLUDING FLOOD (EXCLUDING SEHA) & EARTHQUAKE (EXCLUDING CA, HI, AK & PR) ✓

ITEM 5. Description of Property Covered:

REAL & BUSINESS PERSONAL PROPERTY, BUSINESS INTERRUPTION, EXTRA EXPENSE ✓  
 (EXCLUDING ORDINARY PAYROLL); NEWLY ACQUIRED REAL & BUSINESS PERSONAL  
 PROPERTY, UNNAMED REAL & BUSINESS PERSONAL PROPERTY, LEASE HOLD INTEREST,  
 SINKHOLE COLLAPSE, CIVIL AUTHORITY, INGRESS & EGRESS, DECONTAMINATION EXPENSE,  
 ERRORS & OMISSIONS, ACCOUNTS RECEIVABLE, VALUABLE PAPERS, ELECTRONIC DATA ✓  
 PROCESSING EQUIPMENT & MEDIA, DEBRIS REMOVAL, DEMOLITION & INCREASED COST OF ✓  
 CONSTRUCTION (DICO), ORDINANCE OR LAW, SERVICE INTERRUPTION PD & TE, BUILDINGS ✓  
 IN DUE COURSE OF CONSTRUCTION, LOSS ADJUSTMENT EXPENSES, POLLUTION CLEAN-UP ✓  
 LAND & WATER

Coinsurance

N/A

ITEM 6. Mortgagee Clause: Loss, if any, shall be payable to:

ITEM 7. Forms Attached:

See attached forms schedule

\_\_\_\_\_  
 Authorized Representative OR  
 Countersignature (In states where applicable)

ALLIED WORLD INSURANCE COMPANY (L.S.) INC.

ANY REFERENCE TO THE POLICY FORM TO CONTACT IN WRITING THE COMPANY'S CLAIM OR  
LEGAL DEPARTMENT'S SHOULD USE THE ADDRESSES PROVIDED BELOW.

Attn: Claim Department  
ALLIED WORLD INSURANCE COMPANY (L.S.) INC.  
100 Summer Street  
Boston, Massachusetts 02110-0003

Attn: Legal Department  
ALLIED WORLD INSURANCE COMPANY (L.S.) INC.  
100 Summer Street  
Boston, Massachusetts 02110-0003

## FORMS SCHEDULE

NAMED INSURED: KANA REINSURANCE CO.

EFFECTIVE DATE: 06/22/2004

POLICY NO: AW1074209

FORM NUMBER	EDITION DATE	ENDT NUMBER	TITLE
PRFIRS	01.91		FIRE SCHEDULE
PRPDEC	01.91		PROPERTY DEC
PR9014	01.93		OCCURRENCE LIMIT OF LIABILITY
IL0017	01.95		COMMON POLICY CONDITIONS
CP0090	07.88		COMMERCIAL PROPERTY CONDITIONS
PR9016	07.89		POLLUTION CONTAMINATION FORM
PR9019	07.89		STANDARD PROPERTY CONDITIONS
CP1030	07.88		CAUSES OF LOSS SPECIAL FORM
CP0010	00.88		BUILDING & PP COVERAGE FORM
CM0066	07.88		ACCOUNTS RECEIVABLE COVERAGE
CM0067	07.88		VALUABLE PAPERS & RECORDS
			TRANSPORTATION FROM 3715
			INSURING AGREEMENT FORM 20031
LX9593	05.93	ENDT#001	CONTRIBUTORY ENDORSEMENT
LEDDOC021	10.87	ENDT#002	FLOOD DEDUCTIBLE ENDT
PR9025	09.92	ENDT#003	EARTHQUAKE ENDORSEMENT
PR9566	11.02	ENDT#004	EQUIPMENT BREAKDOWN ENDT
PR9567	11.02	ENDT#005	EQUIPMENT BREAKDOWN SCHEDULE
PR9026	09.92	ENDT#006	FLOOD ENDORSEMENT
LX9513	05.02	ENDT#007	MOLD/FUNGUS EXCLUSION
PR9541	09.02	ENDT#008	NAMED INSURED ENDORSEMENT
CP0417	07.88	ENDT#009	OFF-PREM. POWER FAIL (DIR DMG)
CP1545	07.88	ENDT#010	OFF-PREM. SVCS (TIME ELEMENT)
CP0405	07.88	ENDT#011	ORDINANCE OR LAW COVERAGE
PR9514	09.02	ENDT#012	PROPERTY ENDORSEMENT
PR9017	07.91	ENDT#013	REPLACEMENT COST COVERAGE ENDT
PR9513	05.01	ENDT#014	WAR RISK & TERRORIST EXCLUSION
VE9513	10.88	ENDT#015	COMB. PROP/B&M MILLENNIUM ENDT

## PIPE

## SCHEDULE OF COVERED LOCATIONS

Policy Number: A-11874219

Issued to: WYNN RESORTS, L.L.C.

DESCRIPTION OF PREMISES:  
AS PER SCHEDULE ON FILE WITH  
COMPANY

10,000,000 P.O. \$10,000,000 P.O.  
\$65,140,757 & 10 EXCESS  
OF \$10,000,000 P.O. \$65,140,737

PERCENT OF COINS. N.A. ✓

*Handwritten: 30 2500,000*  
*Handwritten: See cancellation above*

## SUBLIMITS:

FLOOD ANNUAL AGGREGATE	\$25,000,000 ✓
EARTHQUAKE ANNUAL AGGREGATE	\$15,000,000 ✓
CONTINGENT BI & BE	\$ 5,000,000 ✓
EXTRA EXPENSE	\$ 5,000,000 ✓
ACCOUNTS RECEIVABLE	\$ 5,000,000 ✓
VALUABLE PAPERS	\$ 5,000,000 ✓
EDP INCLUDING MEDIA	\$ 5,000,000 ✓
TRANSIT	\$ 250,000 ✓
UNNAMED LOCATION	\$ 1,000,000 ✓
POLLUTANT CLEAN UP ANNUAL AGGREGATE	\$ <del>10,000</del> 100,000 ✓
NEWLY ACQUIRED PROPERTY (90 DAYS TO REPORT)	\$ 1,000,000 ✓
OFF PREMISES TE	\$ 5,000,000 ✓
OFF PREMISES PD	\$ 5,000,000 ✓
ERRORS & OMISSIONS	\$ 5,000,000 ✓
BUILDINGS IN ONE COURSE CONSTRUCTION	\$ 2,500,000 ✓
LEASEHOLD INTEREST	\$ 1,000,000 ✓
CIVIL AUTHORITY & INGRESS & EGRESS	\$ 5,000,000 ✓
FINE ARTS	\$ 1,000,000 ✓
EXPEDITING EXPENSE	\$ 1,000,000 ✓
EXHIBITION & TRADE SHOWS	\$ 500,000 ✓
FIRE DEPARTMENT SERVICE CHARGES	\$ 500,000 ✓
LOSS ADJUSTMENT EXPENSES	\$ 250,000 ✓
POLLUTION CLEAN-UP LAND & WATER	\$ 100,000 ✓

A SUBLIMIT OF 25% OF THE COVERED LOSS OR \$5,000,000; WHICHEVER IS LESS SHALL APPLY TO DEBRIS REMOVAL, DEMOLITION & INCREASED COST OF CONSTRUCTION (DICC) & ORDINANCE OR LAW. ✓

THESE SUBLIMITS DO NOT INCREASE THE POLICY LIMIT OF \$2,500,000 PART OF \$10,000,000 PART OF \$65,140,757 & 10 EXCESS OF \$10,000,000 PART OF \$65,140,757 PAYABLE IN ANY ONE OCCURRENCE. THIS INCLUDES ANY ADDITIONAL LIMIT SHOWN. ✓



## OCCURRENCE LIMIT OF LIABILITY

The following definitions and conditions apply to this policy:

- i. The limit of liability or Amount of Insurance shown on the face of this policy, or endorsed onto this policy, is the total limit of the Company's liability applicable to each occurrence, as hereafter defined. Notwithstanding any other terms and conditions of this policy to the contrary, in no event shall the liability of the Company exceed the limit or amount, irrespective of the number of locations involved.

The term "occurrence" shall mean an, one loss, disaster, casualty or series of losses, disasters, or casualties, arising out of one event. When the term applies to loss or losses from the perils of fire, explosion, lightning, hurricane, windstorm, hail, flood, earthquake, volcanic eruption, riot, riot attending a strike, civil commotion, and vandalism and malicious mischief one event shall be construed to be all losses arising during a continuous period of 72 hours. When filing proof of loss, the insured may elect the moment at which the 72 hour period shall be deemed to have commenced, which shall not be earlier than the first loss to the covered property occurs.

- ii. The maximum for this policy is based upon the Statement of Values on file with the Company, or attached to the policy. In the event of loss hereunder, liability of the Company, subject to the terms of paragraph one (i), above, shall be limited to the least of the following:

- a. The actual adjusted amount of loss, less applicable deductible(s).
- b. The total stated value for the property involved, as shown on the latest Statement of Values on file with the Company, less applicable deductible(s).
- c. The limit of liability or Amount of Insurance shown on the face of this policy or endorsed onto this policy.

## COMMON POLICY CONDITIONS

All Coverage Parts are provided in this policy, are subject to the following conditions.

## A. CANCELLATION

1. The first Named Insured listed in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.

2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:

- a. 10 days before the effective date of cancellation if we cancel for non-payment of premium; or
- b. 30 days before the effective date of cancellation if we cancel for any other reason.

3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.

4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.

5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata of the first Named Insured's term. The refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.

6. If notice is mailed, proof of mailing will be sufficient proof of notice.

## B. CHANGES

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. The policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

## C. EXAMINATION OF YOUR BOOKS AND RECORDS

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

## D. INSPECTIONS AND SURVEYS

We have the right but are not obligated to:

- 1. Make inspections and surveys at any time.
- 2. Give you reports on the conditions we find; and
- 3. Recommend changes.

Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:

- 1. Are safe or healthful; or
- 2. Comply with laws, regulations, codes or standards.

These conditions apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.

3. ASSIGNMENTS

The first named insured cannot make assignments.

1. Any assignment to a third party must be in writing and signed by the insured.

2. Any assignment to a third party must be in writing and signed by the insured.

4. TRANSFER OF YOUR RIGHTS AND DUTIES UNDER THIS POLICY

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper authority, custody of your property will have your rights and duties but only with respect to that property.

#### COMMERCIAL PROPERTY CONDITION

This Coverage Part is subject to the following conditions, the Common Policy Conditions and applicable prior Conditions and Additional Conditions in Commercial Property Coverage Forms.

#### A. CONCEALMENT, MISREPRESENTATION OR FRAUD

This Coverage Part is void in any case of fraud by you as it relates to this Coverage Part at any time. It is also void if you or any other insured, at any time, intentionally conceal or misrepresent a material fact concerning:

1. This Coverage Part;
2. The Covered Property;
3. Your interest in the Covered Property; or
4. Any other part of this Coverage Part.

#### B. CONTROL OF PROPERTY

Any act or neglect of any person other than you as insured, or your prevention or control will not affect this insurance.

The breach of any condition of this Coverage Part at any one or more locations will not affect coverage at any location where, at the time of loss or damage, the breach of condition does not exist.

#### C. INSURANCE UNDER TWO OR MORE COVERAGES

If two or more of this policy's coverages apply to the same loss or damage, we will not pay more than the actual amount of the loss or damage.

#### D. LEGAL ACTION AGAINST US

No one may bring a legal action against us under this Coverage Part unless:

1. There has been full compliance with all of the terms of this Coverage Part; and
2. The action is brought within 2 years after the date on which the direct physical loss or damage occurred.

#### E. LIBERALIZATION

If we adopt any revision that would broaden the coverage under this Coverage Part without additional premium within 45 days prior to or during the policy period, the broadened coverage will immediately apply to this Coverage Part.

#### F. NO BENEFIT TO BAULEE

No person or organization other than you, having custody of Covered Property will benefit from this insurance.

#### G. OTHER INSURANCE

1. You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this Coverage Part. If you do, we will pay our share of the covered loss or damage.

But there is the provision that the aggregate limit of insurance under this Coverage Part bears to the limits of insurance of all insurance covering on the same basis.

2. If there is other insurance covering the same loss or damage, other than that described in 1. above, we will pay only for the amount of covered loss or damage in excess of the amount due from that other insurance, whether you can collect on it or not. But we will not pay more than the applicable limit of insurance.

#### H. POLYMERIZATION COVERAGE TERRITORY

Under this Coverage Part:

1. We cover loss or damage elsewhere:
  - a. During the period covered under the Declaration; and
  - b. Within the coverage territory.
2. The coverage territory is:
  - a. The United States of America (including its territories and possessions);
  - b. Puerto Rico; and
  - c. Canada.

#### I. TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US

If any person or organization to or for whom we make payment under this Coverage Part has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after loss to impair them. But you may have your rights against another party in writing:

1. Prior to a loss to your Covered Property or Covered Income
2. After a loss to your Covered Property or Covered Income only if, at time of loss, that party is one of the following:
  - a. Someone insured by this insurance;
  - b. A business firm:
    1. Owned or controlled by you; or
    2. That owns or controls you; or
  - c. Your tenant.

This will not restrict your insurance.

**POLLUTION, CONTAMINATION, DEBRIS REMOVAL  
EXCLUSION ENDORSEMENT**

**1. Property Not Covered**

This policy does not cover land and wastes or water.

**2. Pollution and Contamination Exclusion**

This policy does not cover loss or damage caused by, resulting from, contributed to or made worse by actual, alleged or threatened release, discharge, escape or dispersal of CONTAMINANTS or POLLUTANTS, all whether direct or indirect, proximate or remote or in whole or in part caused by, contributed to or aggravated by any physical damage covered by this policy.

Nevertheless, if fire is not excluded from this policy and a fire arises directly or indirectly from seepage or contamination or pollution, any loss or damage insured under this policy, arising directly from that fire is insured, subject to the provisions of this policy.

CONTAMINANTS or POLLUTANTS means a solid, liquid, gaseous or thermal effluent or contaminant, including smoke, vapor, acid, fumes, acids, alkalis, chemicals and waste, which after its release can cause or threaten damage to human health or human welfare or causes or threatens damage, deterioration, loss of value, marketability, or loss of use to property insured hereunder, including, but not limited to, bacteria, fungi, virus, or hazardous substances as listed in the Federal Water Pollution Control Act, Clean Air Act, Resource Conservation and Recovery Act of 1976, and Toxic Substances Control Act or as designated by the U. S. Environmental Protection Agency. Waste or used materials to be recycled, reconditioned or reclaimed.

This exclusion shall not apply when loss or damage is directly caused by fire, lightning, aircraft impact, explosion, riot and commotion, smoke, vehicle impact, windstorm, hail, vandalism, malicious mischief. This exclusion shall also not apply when loss or damage is directly caused by leakage or accidental discharge from automatic fire protective systems.

**3. Asbestos Exclusion**

This policy does not cover:

- a) Asbestos, discolored or contaminated asbestos (hereinafter all referred to as "Materials") removal from any good, product or structure unless the asbestos is itself damaged by fire, lightning, aircraft impact, explosion, riot and commotion, smoke, vehicle impact, windstorm or hail, vandalism, malicious mischief, leakage or accidental discharge from automatic fire protective systems;
- b) Demolition or increased cost of reconstruction, repair, debris removal or loss of use necessitated by the enforcement of any law or ordinance regulating such Materials;
- c) Any governmental action or request declaring that such Materials present in or part of or utilized on any undamaged portion of the insured's property can no longer be used for the purpose for which it was intended or installed and must be removed or modified.

The coverage afforded does not apply to payment for the investigation or defense of any loss, damage or any civil, loss of use expense, fine or penalty or for any expense or claim or suit related to any of the above.

**4. Debris Removal Exclusion**

The Company will pay the expense within the sum insured to remove debris of insured property damaged or destroyed by an insured peril during the policy term.

The Company will not pay the expense for:

- a) Extract contaminants or pollutants from the debris; or
- b) Extract contaminants or pollutants from land or water; or
- c) Remove, restore or replace contaminated or polluted land or water; or

- 2) Remove or transport any property, if there is a need for storage or condemnation required because the property is liable or infected by pollutants or contaminants, whether or not such removal, transport, or condemnation is required by law or regulation.

It is a condition precedent to recovery, under this extension that the Company shall have paid or agreed to pay for cost of removal or cleanup of the property, insured hereunder and that the insured shall give written notice to the Company, within 180 days of claim for cost of removal of debris or cost to clean up not later than 180 days after the date of claim for loss or damage.

5. Exclusions

Notwithstanding any of the above, this policy shall not cover loss, damage, costs, expenses, fines or penalties incurred or sustained by or imposed on the insured at the order of any Government Agency, Court or other authority, arising from any cause whatsoever.

**ALLIED WORLD ASSURANCE COMPANY (US) INC.**  
**Standard Property Conditions**

This endorsement effective 01/01/2004 forms part of Policy Number AWA374029

Issued to: KIMBLE RESORTS - LLC

By: ALLIED WORLD ASSURANCE COMPANY (US) INC. (hereinafter called "the Company").

In consideration of the premium charged, the following clauses are hereby made applicable under this policy.

**MINIMUM EARNED PREMIUM CLAUSE**

In the event of cancellation of this policy by the Insured, a minimum premium of \$14,119 shall become earned, any portion of the policy to the contrary notwithstanding.

Failure of the Insured to make timely payment of premium shall be deemed a request by the Insured for the Company to cancel on the Insured's behalf. In the event of such cancellation for nonpayment of premium, the minimum earned premium shall be due and the Insured's benefit. However, such cancellation shall be rescinded if the Insured remits and the Company receives the full policy premium within 10 days after the date of issuance of the cancellation notice. Such remittance and acceptance by the Company shall not affect the minimum earned premium provision of this endorsement. In the event of any other cancellation by the Company, the earned premium shall be computed pro rata, not subject to the minimum earned premium.

**POLICY DEDUCTIBLE**

Each claim for loss or damage separately occurring shall be adjusted separate from each such adjusted claim, the amount of \$25,000 shall be deducted. Notwithstanding the foregoing, the deductible amount applying to certain perils insured against by this policy shall be as follows:

- / \$ 25,000 deductible applying to ADP, EXCEPT;
- / \$100,000 deductible applying to EARTHQUAKE
- / \$ 10,000 deductible applying to ELECTRONIC DATA PROCESSING EQUIPMENT & MEDIA, TRANSMIT, MACHINERY & EQUIPMENT
- BREAKDOWN
- / \$        deductible applying to FLOOD - SEE ENOT#002
- / 14 hour waiting period qualifier defining the covered event deductible applying to UTILITY SERVICE INTERRUPTION, CIVIL AUTHORITY & INDEMNITY & EGRESS

In the event of any other insurance covering the property insured hereunder, whether or not concurrent, the deductible(s) specified herein shall apply in full against that portion of any claim for loss or damage which the Company is called upon to pay under the provisions of the Apportionment Clause irrespective of any provisions to the contrary of such other insurance.

**CANCELLATION CLAUSE**

Except and to the extent of the Minimum Earned Premium Clause which is part of this policy, this clause supersedes other cancellation clauses made a part of this policy.

**CANCELLATION:** This policy may be cancelled by the Insured by surrender thereof to the Company or by mailing to the Company written notice stating when thereafter such cancellation shall be effective. This policy may be cancelled by the Company by mailing to the Insured, at the mailing address shown in this policy or last known address, written notice, stating when, not less than 30 days thereafter, 10 days for non-payment of premium; such cancellation shall be effective. The effectiveness of cancellation is not dependent on the return of unearned premium with the notice. Proof of mailing of notice as aforesaid shall be sufficient proof of notice. The effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the Insured or the Company shall be equivalent to mailing. If the Insured cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the Company cancels, earned premium shall be computed pro rata. Premium adjustment shall be made as soon as practicable after cancellation becomes effective.

**SERVICE OF SUIT CLAUSE**

**Service of Suit:** In the event of failure of the Company to pay any amount claimed to be due hereunder, the Company, at the request of the Insured, will submit to the jurisdiction of a court of competent jurisdiction within the United States. Nothing in this condition constitutes or should be understood to constitute a waiver of the Company's rights to commence an action in any court of competent jurisdiction in the United States to remove an action to a United States District Court or to seek a transfer of a case to another court as permitted by the laws of the United States or of any state in the United States. It is further agreed that service or process in such suit may be made upon Counsel, Legal Department, Allied World Assurance Company (US) Inc., 100 Summer Street, Boston, Massachusetts, 02110-2403, or his or her representative, and that in any suit instituted against the Company upon this policy, the Company will abide by the final decision of such court or of any appellate court in the event of an appeal.



Further, pursuant to any statute of any state, territory, or district of the United States which makes provision therefor, the Company hereby designates the Superintendent, Commissioner or Director of Insurance, either officer specified for that purpose in the statute, or his collector or assistant in office as its true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the insured or any beneficiary hereunder arising out of this policy of insurance and hereby designates the above named Officer as the person to whom the said officer is authorized to mail such process or a true copy thereof.

#### WAR RISK EXCLUSION CLAUSE

The Company shall not be liable for any loss, caused directly or indirectly, by: (1) hostile or warlike action in time of peace or war, whether or not declared, including action in hindering, combating or defending against an actual, impending or expected attack (a) by government or sovereign power (regime or de facto) or by any authority maintaining or using military, naval or air forces; or (2) by military, naval or air forces; or (3) by an agent of any such government, power, authority or force; (2) any weapon of war employing atomic fission or radioactive force whether in time of peace or war, whether or not its discharge was accidental; (3) insurrection, rebellion, revolution, civil war, usurped power, or action taken by government authority in hindering, combating, or defending against such an occurrence, seizure or destruction; (4) any consequence of any of the foregoing.

#### NUCLEAR EXCLUSION CLAUSE

The Company shall not be liable for loss or nuclear reaction or nuclear radiation or radioactive contamination all whether controlled or not, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured against in this policy. If the peril of fire is insured under this policy, then, subject to the foregoing and all provisions of this policy, direct loss by fire resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this policy.

#### SALVAGE AND RECOVERY CLAUSE

All salvages, recoveries and payments recovered or received either prior or subsequent to a loss settlement under this policy shall be applied as if recovered or received prior to the said settlement and all necessary adjustments shall be made by the parties hereto, including deduction of the Company's cost of recovery or salvage.

#### REPORTING CLAUSE

Notwithstanding that the insured may be obligated to report full values for premium purposes, the Company's maximum limit of liability shall not exceed that amount stated as the policy limit of liability.

#### PROOF OF LOSS AND PAYMENT

The insured shall complete and sign a sworn proof of loss within ninety (90) days after the occurrence of a loss (unless such period be extended by the written agreement of the Company) stating the time, place and cause of loss, the interest of the insured and of all others in the property, the sound value thereof and the amount of loss or damage thereto, and all other insurance thereon. All adjusted claims shall be due and payable thirty (30) days after the presentation and acceptance of satisfactory proof(s) of loss at the office of the Company at 100 Summer Street, Boston, Massachusetts 02110-2100.

#### GOVERNMENT ACTIVITY CLAUSE

The Company shall not be liable for loss or damage caused by or resulting from: (1) the seizure or destruction of property insured by this policy by any government body, including any customs or quarantine action, or (2) confiscation or destruction of any property by order of any government or public authority, except an order to destroy property to prevent the spread of fire or explosion.

IN WITNESS WHEREOF, we have caused this policy to be executed and attested, but this policy shall not be valid unless countersigned in the Declarations by one of our duly authorized representative.

\_\_\_\_\_  
President

POLICY NUMBER: AVAL-4229

COMMERCIAL PROPERTY  
CP 10 30 10 00

## CAUSES OF LOSS - SPECIAL FORM

Words and phrases that appear in allusion marks have special meaning. Refer to Section F - Definitions.

## A. Covered Causes Of Loss

When Special is shown in the Declarations, Covered Causes of Loss means Risks Of Direct Physical Loss except the loss for:

1. Excluded in Section B - Exclusions;
2. Limited in Section C - Limitations;

## B. Exclusions

1. We will not pay for loss or damage caused by fire, or explosion, or any of the following. Loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

## a. Ordinance Or Law

The enforcement of any ordinance or law:

- (1) Regulating the construction, use or repair of any property; or
- (2) Regulating the tearing down of any property, including the cost of removing its debris.

This exclusion, Ordinance Or Law, applies whether the loss results from:

- (1) An ordinance or law that is enforced even if the property has not been damaged; or
- (2) The increased costs incurred to comply with an ordinance or law in the course of construction, repair, renovation, remodeling or demolition of property, or removal of its debris, following a physical loss to that property.

## b. Earth Movement

- (1) Earthquake, including any earth sinking, rising or shifting related to such event;
- (2) Landslide, including any earth sinking, rising or shifting related to such event;
- (3) Mine subsidence, meaning subsidence of a man-made mine, whether or not mining activity has ceased;

(4) Earth sinking (other than sinkhole collapse), rising or shifting including soil conditions which cause settling, cracking or other disarrangement of foundations or other parts of realty. Soil conditions include contraction, expansion, freezing, thawing, erosion, improperly compacted soil and the action of water under the ground surface.

But if Earth Movement as described in b.(1) through (4) above, results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion.

(5) Volcanic eruption, explosion or effusion. But if volcanic eruption, explosion or effusion results in fire, building glass breakage or Volcanic Action, we will pay for the loss or damage caused by that fire, building glass breakage or Volcanic Action.

Volcanic action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

- (a) Airborne volcanic blast or airborne shock waves;
- (b) Ash, dust or particulate matter; or
- (c) Lava flow.

All volcanic eruptions that occur within any 168 hour period will constitute a single occurrence.

Volcanic action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the described property.

## c. Governmental Action

Seizure or destruction of property by or order of governmental authority.

But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread, if the fire would be covered under this Coverage Part.

## d. Nuclear Hazard

Direct reaction or reaction or radiation, or radioactive contamination, wherever caused.

But if nuclear reaction or radiation, or radioactive contamination, results in fire, we will pay for the loss or damage caused by that fire.

e. Utility Services - *15. Power Failure*

The failure of power or other utility services supplied to the described premises, however caused, if the failure occurs away from the described premises.

But if the failure of power or other utility service results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

This exclusion does not apply to the Business Income coverage or to Extra Expense coverage. Instead, the Special Exclusion in Paragraph B.4.e.(1) applies to these coverages.

## f. War And Military Action

(1) War, including insurrection or civil war.

(2) Warlike action by a military force, including action in hindering or defending against an assault or expected assault, by any government, sovereign or other authority using military personnel or other agents or

(3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

## g. Water

(1) Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not.

(2) Mudslide or mudflow.

(3) Water that backs up or overflows from a sewer, drain or sump.

(4) Water under the ground surface breaking on or flowing or seeping through.

(a) Foundations, walls, floors or pavements.

(b) Basements, whether covered or not.

(c) Doors, windows or other openings.

But if Water, as described in g.(1) through g.(4) above, results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage.

Exclusions B.1.e. through B.1.g. apply whether or not the loss event results in widespread damage or affects a substantial area.

h. We will not pay for loss or damage caused by or resulting from any of the following:

a. Artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires.

But if artificially generated electrical current results in fire, we will pay for the loss or damage caused by that fire.

b. Delay, loss of use or loss of market.

c. Smoke, vapor or gas from agricultural, smelting or industrial operations.

d. (1) Wear and tear;

(2) Rust, corrosion, fungus, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself.

(3) Shrink;

(4) Settling, cracking, shrinking or expansion;

(5) Nesting or infestation, or discharge or release of waste products or secretions, by insects, birds, rodents or other animals. — *added*

(6) Mechanical breakdown, including rupture or bursting caused by centrifugal force. But if mechanical breakdown results in elevator collision, we will pay for the loss or damage caused by that elevator collision. *added*

(7) The following causes of loss to personal property:

(a) Dampness or dryness of atmosphere;

(b) Changes in or extremes of temperature; or

(c) Marring or scratching.

But if an excluded cause of loss that is listed in 2.d.(1) through (7) results in a "specified cause of loss" or building glass breakage, we will pay for the loss or damage caused by that "specified cause of loss" or building glass breakage. *V.S. Resulting damage.*

1. Exclusion of steam, boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control. But if explosion of steam, boilers, steam pipes, steam engines or steam turbines results in fire or combustion explosion, we will pay for the loss or damage caused by that fire or combustion explosion. We will also pay for loss or damage caused by or resulting from the explosion of gases of fuel within the furnace or any fired vessel or within the flues or passages through which the gases of combustion pass.
2. Continuous or repeated seepage or leakage of water that occurs over a period of 10 days or more.
3. Water, steam, oil, gas, powder or flammable materials that leak or flow from plumbing (e.g., heating, air conditioning or other equipment), recent fire protective systems) caused by or resulting from freezing, unless:
- (1) You do your best to maintain heat in the building or structure; or
  - (2) You drain the equipment and shut off the supply if the heat is not maintained.
4. Exclusion of material lost by you, any of your partners, members, officers, employees, employees including leased employees, directors, trustees, authorized representatives or anyone to whom you entrust the property for any purpose:
- (1) Acting alone or in collusion with others; or
  - (2) Whether or not occurring during the hours of employment.
- This exclusion does not apply to acts of destruction by your employees (including leased employees) but theft by employees (including leased employees) is not covered.
5. Voluntary entering with any property by you or anyone else to whom you have entrusted the property if induced to do so by any fraudulent scheme, trick, device or false pretense.
6. Fire, or any loss or theft to personal property in the open.
7. Collapse, except as provided below in the Additional Coverage for Collapse. But if collapse results in a Covered Cause of Loss at the described premises, we will pay for the loss or damage caused by that Covered Cause of Loss.

8. Discharge, dispersal, seepage, migration, release or escape of "pollutants" unless the discharge, dispersal, seepage, migration, release or escape is itself caused by any of the "specified causes of loss". But if the discharge, dispersal, seepage, migration, release or escape of "pollutants" results in a "specified cause of loss", we will pay for the loss or damage caused by that "specified cause of loss".

This Exclusion, 8., does not apply to damage to glass caused by chemicals applied to the glass.

9. Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.

10. We will not pay for loss or damage caused by or resulting from any of the following, 3.a. through 3.c. But if an excluded cause of loss that is listed in 3.a. through 3.c. results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in Paragraph 1. above to produce the loss or damage.

b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.

c. Faulty, inadequate or defective:

- (1) Planning, zoning, development, surveying, siting;
- (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
- (3) Materials used in repair, construction, renovation or remodeling; or
- (4) Maintenance;

of part or all of any property on or off the described premises.

#### 4. Special Exclusions

The following provisions apply only to the specified Coverage Forms.

a. Business Income (And Extra Expense) Coverage Form, Business Income (Without Extra Expense) Coverage Form, or Extra Expense Coverage Form.

*Added*

**We will not pay for:**

- (1) Any loss caused directly or indirectly by the failure of power or other utility service supplied to the described premises, however caused, if the failure results outside of a covered building.

But if the failure of power or other utility service results in a Covered Cause of Loss, we will pay for the loss resulting from that Covered Cause of Loss.

- (2) Any loss caused by or resulting from:

- (a) Damage or destruction of "inventory stock"; or  
 (b) The time required to reproduce "inventory stock".

This exclusion does not apply to Extra Expense.

- (3) Any loss caused by or resulting from direct physical loss or damage to radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers.

- (4) Any increase of loss caused by or resulting from:

- (a) Delay in rebuilding, repairing or replacing the property or resuming "operations", due to interference at the location of the building, land or replacement by others or other persons; or

- (b) Suspension, lapse or cancellation of any license, lease or contract. But if the suspension, lapse or cancellation is directly caused by the "suspension" of "operations", we will cover such loss that affects your Business Income during the "period of restoration" and any extension of the "period of restoration" in accordance with the terms of the Extended Business Income Additional Coverage and the Extended Period of Indemnity Optional Coverage or any variation of these.

- (5) Any Extra Expense caused by or resulting from suspension, lapse or cancellation of any license, lease or contract beyond the "period of restoration".

- (6) Any other consequential loss. ✓

**c. Leasehold Interest Coverage Form**

- (1) Paragraph B.1.a., Ordinance Or Law, does not apply to insurance under this Coverage Form.

- (2) We will not pay for any loss caused by:

- (a) Your cancelling the lease; ✓  
 (b) The suspension, lapse or cancellation of any license; or  
 (c) Any other consequential loss. ✓

**d. Legal Liability Coverage Form** *0/0*

- (1) The following exclusions do not apply to insurance under this Coverage Form:

- (a) Paragraph B.1.a., Ordinance Or Law;  
 (b) Paragraph B.1.c., Governmental Action;  
 (c) Paragraph B.1.d., Nuclear Hazard;  
 (d) Paragraph B.1.e., Utility Services; and  
 (e) Paragraph B.1.f., War And Military Action.

- (2) The following additional exclusions apply to insurance under this Coverage Form:

- (a) Contractual Liability

*Added*

We will not defend any claim or "suit", or pay damages that you are legally liable to pay, solely by reason of your assumption of liability in a contract or agreement. But this exclusion does not apply to a written lease agreement in which you have assumed liability for building damage resulting from an actual or attempted burglary or robbery, provided that:

- (i) Your assumption of liability was executed prior to the accident; and  
 (ii) The building is Covered Property under this Coverage Form.

- (b) Nuclear Hazard

We will not defend any claim or "suit", or pay any damages, loss, expense or obligation, resulting from nuclear reaction or radiation, or radioactive contamination, however caused. ✓

C. Limitations

The following limitations apply to all covered property and endorsements, unless otherwise stated.

1. We will not pay for loss of or damage to property as described and limited in this section. In addition, we will not pay for any loss that is a consequence of loss of or damage as described and limited in this section.

a. Steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any explosion or event inside such equipment. But we will pay for loss of or damage to such equipment caused by or resulting from an explosion of pipes or fuel within the furnace of any steam boiler or within the flues or passages through which the gases of combustion pass.

b. Hot water boilers or other water heating equipment caused by or resulting from any explosion or event inside such boilers or equipment other than an explosion.

c. The interior of any building or structure, or its personal property in the building or structure, caused by or resulting from fire, smoke, steam, ice, sand or dust, whether driven by wind or not, unless:

(1) The building or structure first sustains damage by a Covered Cause of Loss to its roof or walls, through which the rain, snow, sleet, ice, sand or dust enters; or

(2) The loss or damage is caused by or results from melting of snow, sleet or ice on the roof or structure.

d. Building materials and supplies not attached as part of the building or structure caused by or resulting from theft.

However, this limitation does not apply to:

(1) Building materials and supplies held for sale by you, unless they are insured under the Builders Risk Coverage Form; or

(2) Business Income coverage or Extra Expense coverage.

e. Property that is missing, where the only evidence of the loss or damage is a shortage disclosed on taking inventory, or other instances where there is no physical evidence to show what happened to the property.

Property that has been transferred to a person or to a place outside the described premises or the lines of authorized transactions.

We will not pay for loss of or damage to the following types of property unless caused by the specified causes of loss or building glass breakage:

a. Valuable papers and records, such as books of account, manuscripts, abstracts, drawings and card index systems, including those which exist on film, tape, disc, drum, cell or other data processing, recording or storage media. Valuable papers and records do not include prepackaged software programs.

b. Animals, and then only if they are killed or their destruction is made necessary.

c. Fragile articles such as statuary, marbles, chinaware and porcelains, if broken. This restriction does not apply to:

(1) Glass; or

(2) Containers of property held for sale.

d. Builders' machinery, tools and equipment owned by you or entrusted to you, provided such property is Covered Property.

However, this limitation does not apply:

(1) If the property is located on or within 100 feet of the described premises, unless the premises is insured under the Builders Risk Coverage Form; or

(2) To Business Income coverage or to Extra Expense coverage.

3. The special limit shown for each category, a. through d., is the total limit for loss of or damage to all property in that category. The special limit applies to any one occurrence of theft regardless of the types or number of articles that are lost or damaged in that occurrence. The special limits are:

a. \$2,500 for furs, fur garments and garments trimmed with fur.

b. \$2,500 for jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones, bullion, gold, silver, platinum and other precious alloys or metals. This limit does not apply to jewelry and watches worth \$100 or less per item.

c. \$2,500 for patterns, dies, molds and forms.

d. \$250 for stamps, tickets, including lottery tickets held for sale, and letters of credit.

These special limits are part of, not in addition to, the Limit of Insurance applicable to the Covered Property.

This limitation, C.3., does not apply to Business Income coverage or to Extra Expense coverage.

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4. We will not pay the cost to repair any defect in a system of attendance from which water, other liquid, powder or another material escapes. But we will pay the cost to repair or replace damaged parts of the extinguishing equipment (fire damage).

a. Results in discharge of any substance from an automatic fire protection system; or

b. Is caused, caused by, resulting.

however, this limitation does not apply to Business Income coverage or to Extra Expense coverage.

#### D. Additional Coverage - Collapse

The term Covered Cause of Loss includes the Additional Coverage - Collapse as described and limited in D. 1. through D. 5. below.

1. With respect to buildings:

a. Collapse means an abrupt falling down or coming in of a building or any part of a building with the result that the building or part of the building cannot be occupied for its intended purposes;

b. A building or any part of a building that is in danger of coming down or coming in is not considered to be in a state of collapse;

c. A part of a building that is standing is not considered to be in a state of collapse even if it has separated from another part of the building;

d. A building that is standing or any part of a building that is standing is not considered to be in a state of collapse even if it shows evidence of cracking, bulging, swelling, bending, leaning, settling, or cracks or separation.

2. We will pay for great physical loss or damage to Covered Property, caused by collapse of a building or any part of a building that is resulting under this Coverage Form or that contains Covered Property insured under this Coverage Form, if the collapse is caused by one or more of the following:

a. The "specified causes of loss" or likelihood of building glass, oil only as insured against in the Coverage Form;

b. Decay that is hidden from view, unless the presence of such decay is known to an insured prior to collapse;

c. Insect or animal damage that is hidden from view, unless the presence of such damage is known to an insured prior to collapse;

3. Weight of people or personal property;

a. Weight of rain that collects on a roof;

b. Use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation. However, if the collapse occurs after construction, remodeling or renovation is complete and is caused in part by a cause of loss listed in 2a. through 2e., we will pay for the loss or damage even if use of defective material or methods, in construction, remodeling or renovation, contributes to the collapse.

The causes set forth in 1.a. through 1.d. do not limit the coverage otherwise provided under this Causes of Loss Form for the causes of loss listed in 2.a., 2.d. and 2e.

3. With respect to the following property:

a. Outdoor radio or television antennas for outdoor (including satellite dishes) and their lead-in wiring, masts or towers;

b. Awnings, gutters and downspouts;

c. Yard fixtures;

d. Outdoor swimming pools;

e. Fences;

f. Piers, wharves and docks;

g. Beach or diving platforms or amusement rides;

h. Retaining walls; and

i. Walks, roadways and other paved surfaces;

if the collapse is caused by a cause of loss listed in 2.b. through 2.f., we will pay for loss or damage to that property only if:

a. Such loss or damage is a direct result of the collapse of a building insured under this Coverage Form; and

b. The property is Covered Property under this Coverage Form;

4. If personal property abruptly falls down or comes in and such collapse is not the result of collapse of a building, we will pay for loss or damage to Covered Property caused by such collapse of personal property only if:

a. The collapse was caused by a Cause of Loss listed in 2a. through 2f. above;

b. The personal property which collapses is inside a building; and

c. The property which collapses is not of a kind listed in 3. above, regardless of whether that kind of property is considered to be personal property or real property.



1. The first step in the process is to identify the problem or issue that needs to be addressed. This involves gathering information and understanding the context of the situation.

2. Once the problem is identified, the next step is to define the objectives and goals of the project. This helps to clarify what needs to be achieved and provides a clear direction for the team.

3. The third step is to develop a plan or strategy to address the problem. This involves breaking down the problem into smaller, manageable tasks and determining the resources needed to complete them.

4. The fourth step is to implement the plan. This involves putting the strategy into action and monitoring progress to ensure that the project is on track.

5. The final step is to evaluate the results of the project. This involves assessing the outcomes against the objectives and goals and identifying any areas for improvement.

*[Faint, illegible handwritten notes]*

[illegible]

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\end{aligned}$$

The following is a partial record of the investigation conducted by the Bureau of the FBI in 1961, 1962, 1963, 1964, 1965, 1966, 1967, 1968, 1969, 1970, 1971, 1972, 1973, 1974, 1975, 1976, 1977, 1978, 1979, 1980, 1981, 1982, 1983, 1984, 1985, 1986, 1987, 1988, 1989, 1990, 1991, 1992, 1993, 1994, 1995, 1996, 1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 264

[illegible][illegible][illegible]

c. "Entry of an entire side, onto a stock-  
age or bonded entry into a security  
without entry or transportation of the  
goods. There must be visible marks  
of a forced entry.

The cost we will pay for loss or damage  
to your Extension is \$500. — \$871.00

the Savings & Deposit & additional investment in the Federal National Bank, Columbia, Md. assigned to the Director.

2. Water Damage, Other Liquids, Ponds Or  
Other Material Damage

losses of the type caused by a falling from  
heights, such as roof, pipe, chimney or  
other structural damage has occurred, we will  
also pay the cost to tear out and replace any  
part of the building or structure to repair  
damage to the system or equipment from  
within the vertical shaft, regardless of cause.

THE CHINESE

3. Class

4. An offer for exchange should be an "arm's length" transaction and should be supported by a study or explanation of the proposed exchange.

The Hall pays for expenses incurred to remove or replace observations when resulting in replacing glass that is part of a building. This does not include removing or replacing window displays.

1. Coverage Extension, E.D., does not increase the limit of insurance.

1. Introduction

"Specified Causes of Loss" means the following:  
fire; lightning; explosion; windstorm or hail;  
smoke; aircraft or vehicles; riot or civil commo-  
tion; vandalism; leakage from fire extinguishing  
equipment; sinkhole collapse; volcanic action;  
falling objects; weight of snow, ice or sleet water  
collapse.

1. Subsidence collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:

1. The first of these is the fact that the

1. Working at home is increasing in popularity.  
 2. Working at home is increasing in popularity.

Figure 1. Schematic representation of the experimental design. The subjects were divided into two groups: the control group and the experimental group. The control group received a standard training program, while the experimental group received a training program with a focus on the specific skills required for the task. The results of the training program were compared between the two groups.

REPORT DOWNTOWN 11 22 02:12

h. The interior of a building or structure, or property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.

3. Water damage means accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of a steam-pipe, heating, air conditioning or other system or appliance, other than a pump system, including its related equipment and parts, that is located on the described premises and contains water or steam.



## BUILDING AND PERSONAL PROPERTY COVERAGE FORM

Various provisions apply to this coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the named insured shown in the Declarations. The words "we," "us" and "our" refer to the Company, including its subsidiaries.

Other words and phrases that appear in various markets have special meanings. Refer to SECTION IV - DEFINITIONS.

## A. COVERAGE

We will pay for direct physical loss or damage to Covered Property at the premises described in the Declarations caused by or resulting from any Covered Cause of Loss.

## 1. Covered Property

Covered Property, as used in the Coverage Part, means the following types of property for which a Limit of Insure is shown in the Declarations:

## a. Building, including the building or structure described in the Declarations as having:

1. Detached structure;
2. Permanently installed:
  - a. Fixtures;
  - b. Machinery and
  - c. Equipment;

## 3. Outdoor fixtures;

## 4. Personal property owned by you that is used to maintain or service the building or structure or its premises, including:

- a. Free and operating equipment;
- b. Outdoor furniture;
- c. Floor coverings; and
- d. Appliances used for refrigerating, venting, cooking, dishwashing, or laundering;

## 5. A net covered by cover sheet and:

- a. Additions under construction, alterations and repairs to the building or structure;
- b. Materials, equipment, supplies and temporary structures, on or within one hundred (100) feet of the described premises, used for making additions, alterations or repairs to the building or structure.

## b. Your Business Personal Property located in or on the building described in the Declarations or in the space for in a vehicle within one hundred (100) feet of the described premises, consisting of the following unless otherwise specified in the Declarations or on the Your Business Personal Property Separation of Coverage form:

1. Furniture and fixtures;
2. Machinery and equipment;
3. "Stock";
4. All other personal property owned by you and used in your business;
5. Labor, material or services furnished or arranged by you on personal property of others; and

1. Your policy contract is to be in, remove parts and accessories, improvements and alterations and fixtures, alterations, installations or additions:
  - a. If it is a part of the building or structure you occupy, but do not occupy; and
  - b. If it is a structure or place at your expense but not at legally someone's.
2. Personal property of others that is:
  - a. In your possession, in control and
  - b. Located in the building described in the Declarations or in the open lot in a vehicle, which is insured under the policy, but not the described premises.

However, the liability for loss of or damage to personal property of others will only be for the amount of the value of the property.
3. Property, Not Insured
4. Insured Property does not include:
  - a. Accounts, bills, notes, drafts, or shares of debt, money, claims or securities;
  - b. Animals, birds, birds, etc., others and owned by you, or retained by you, only as "stock" while inside a building;
  - c. Automobiles held for sale;
  - d. Bridges, highways, levees, dikes or other raised surfaces;
  - e. Distribution or delivery in the course of legal transportation or trade;
  - f. The cost of excavation, grading, backfilling or filling;
  - g. Foundations of buildings, structures, machinery or boilers if their foundations are below:
    1. The actual basement floor; or
    2. The surface of the ground, if there is no basement;
  - h. Land and/or land on which the property is located, water, growing crops or lawns;
  - i. Personal property while exposed or waterborne;
  - j. Paving, masonry, or other work;
  - k. Property, while covered under another coverage form of this or any other policy in which it is more specifically described, except for the excess of the amount due (whether you can collect on it or not) from that other insurance;
  - l. Remaining walls that are not part of the building described in the Declarations;
  - m. Underlying land upon, upon or through;
  - n. The cost to research, replace or restore the information on valuable papers and records, including those which exist on electronic or magnetic media, except as provided in the Coverage Extensions;
  - o. Vehicles or self-propelled machines (including aircraft or watercraft) that:
    1. Are licensed for use on public roads; or
    2. Are licensed principally away from the described premises.

The coverage does not apply to:

    - a. Aircraft or self-propelled machines or motor vehicles, process or warehouse;

1. Covered Causes of Loss - Covered perils include, but are not limited to, the following:
- a. Fire, lightning, explosion, riot, civil commotion, sabotage, theft, burglary, vandalism, malicious mischief, and malicious damage, other than arson, as a result of which:
  - i. Buildings or contents out of water at the described premises;
  - ii. The following property, while outside of buildings:
    1. Signs, awnings, and awning structural frames;
    2. Air conditioning and refrigeration equipment, including their leading wiring, ducts or flues, signs (other than signs attached to buildings), doors, shutters or panels, of extent as provided in the Coverage Extension;
2. Covered Causes of Loss - See applicable Causes of Loss Form as shown in the Declaration.
3. Additional Coverages
- a. Damage Prevention:
    - i. We will pay reasonable expenses to prevent damage to Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expense will be paid only if a written report is made in writing within one hundred eighty (180) days of the earlier of:
      1. The date of direct physical loss or damage; or
      2. The end of the policy period.
    - ii. The limit we will pay under this Additional Coverage is 15% of:
      1. The amount we pay for the direct physical loss of or damage to Covered Property; plus
      2. The deductible in this policy applicable to that loss or damage.

But this limitation does not apply to any additional debris removal limit provided in the limits of insurance section.

  - b. The Deductible Coverage does not apply to costs to:
    - i. Protect "contaminants" from wind or water; or
    - ii. Remove, restore or replace polluted land or water.
  - b. Relocation of Property:
    - i. If it is necessary to move Covered Property from the described premises to preserve it from loss or damage by a Covered Cause of Loss, we will pay for any direct physical loss or damage to that property:
    - 1) While it is being moved or while temporarily stored at another location; and
    - 2) Only if the loss or damage occurs within ten (10) days after the property is first moved.
  - c. Fire Department Service Charge:

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to one thousand (\$1,000) dollars for your liability for fire department service charges:

    - 1) Assessed by contract or agreement prior to loss; or
    - 2) Required by local ordinance.

No Deductible applies to this Additional Coverage.
  - d. Building Clean-Up and Removal:

We warrant that we agree to accept "accidents" and "water at the described premises if the release, discharge or dispersal of the "pollutants" is caused by or results from a Covered Cause of Loss that occurs during the policy period. The extension will be held only if they are reported to us in writing within one hundred eighty (180) days of the end of the

1. The time of direct or indirect loss or damage; or
2. The time of the policy period.

The most we will pay for each location under this Additional Coverage is ten thousand (\$10,000) dollars for the sum of all such expenses arising out of Covered Causes of Loss occurring during each separate twelve (12) month period of the policy.

#### 5. Coverage Extension 4

Subject to the above and to the following Extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) within one hundred (100) feet of the described premises:

The Construction percentage of 80% or more or, a Value Extension called a ratchet, as shown in the Declarations, you may extend the insurance provided by this Coverage Part as follows:

##### a. Newly Acquired or Constructed Property

1. You may extend the insurance that applies to Building to apply to:
  - a. New buildings were being built on the described premises; and
  - b. Buildings you acquire at locations, other than the described premises, intended for:
    - i. Same or use as the building described in the Declarations, or
    - ii. Storage or warehouse.

The most we will pay for loss or damage under this Extension is 25% of the Limit of Insurance for Building shown in the Declarations, but not more than one hundred fifty thousand (\$150,000) dollars at each building.

2. You may extend the insurance that applies to Your Business Personal Property, to apply to that property at any location you acquire other than at fairs or exhibitions.

The most we will pay for loss or damage under this Extension is 10% of the Limit of Insurance for Your Business Personal Property shown in the Declarations, but not more than one hundred thousand (\$100,000) dollars at each building.

3. Insurance under this Extension for each newly acquired or constructed property will end when any of the following first occurs:

- a. This policy expires;
- b. Thirty (30) days expire after you acquire or begin to construct the property; or
- c. You report values to us.

We will charge you additional premium for losses reported from the date construction begins or you acquire the property.

##### b. Personal Effects and Property of Others

You may extend the insurance that applies to Your Business Personal Property to apply to:

1. Personal effects owned by you, your officers, your partners or your employees. This extension does not apply to loss or damage by theft.
2. All kinds of property of others in your care, custody, or control.

The most we will pay for loss or damage under this Extension is two thousand five hundred (\$2,500) dollars at each described premises. Our payment for loss or damage to personal property of others will only be for the amount of the owner of the property.

**c. Valuable Papers and Records - Cost of Replacement**

You may extend the insurance that applies to Your Business Personal Property to apply to your cost to research, replace or restore the lost information on lost or damaged valuable papers and records, including those which exist on electronic or magnetic media, for which duplicates do not exist. The most we will pay under this Extension is one thousand (\$1,000) dollars at each described premises.

**d. Property Off Premises**

You may extend the insurance provided by this Coverage Form to apply to your Covered Property, other than inventory, that is temporarily at a location you do not own, lease or operate. This Extension does not apply to Covered Stock.

- 1) In storage units;
- 2) In the care, custody or control of your representatives; or
- 3) At any other location.

The most we will pay for loss or damage under this Extension is five thousand (\$5,000) dollars.

**e. Outdoor Property**

You may extend the insurance provided by this Coverage Form to apply to your outdoor fences, radio and television antennas, signs (other than signs attached to buildings), trees, shrubs and plants, including costs of removal expense, caused by or resulting from any of the following causes of loss if they are Covered Causes of Loss:

- 1) Fire;
- 2) Lightening;
- 3) Explosion;
- 4) Riot or Civil Commotion; or
- 5) Aircraft.

The most we will pay for loss or damage under this Extension is one thousand (\$1,000) dollars, but not more than two hundred fifty (\$250) dollars for any one tree, shrub or plant.

Each of these Extensions is additional insurance. The Additional Conditions, Coinsurance, does not apply to these Extensions.

**B. EXCLUSIONS**

See applicable Causes of Loss Form to know in the Declarations.

**C. LIMITS OF INSURANCE**

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations.

The most we will pay for loss or damage to outdoor signs attached to buildings is one thousand (\$1,000) dollars per sign in any one occurrence.

The limits applicable to the Coverage Extensions and the Fire Department Service Charge and Pollutant Clean Up and Removal Additional Coverages are in addition to the Limits of Insurance.

Payments under the following Additional Coverages will not increase the applicable Limit of Insurance:

1. Preservation of Property; or

**2. Limits Payment, Deductible**

- a. The sum of all amounts paid for damage and deductible cost of expense exceeds the Limit of Insurance.
- b. The total amount payable exceeds the amount payable with the 15% limitation in the Second Re-insurance Contract Schedule.
- c. The total amount payable exceeds \$5,000 in aggregate loss per occurrence in any one occurrence with the Second Re-insurance Contract Schedule.

**D. Deductible**

We will not pay the loss or damage in any one occurrence until the amount of loss or damage exceeds the Deductible shown on the Declaration. We will then pay the amount of loss or damage in excess of the Deductible up to the applicable limit of insurance.

**E. LOSS SETTLEMENTS**

The following conditions will apply to claims made by the Commercial Policy, Commercial Property Contract.

**1. Appraisal**

The appraisal shall apply to all claims for property damage.

**2. Appraisal**

You and your insurer on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, they may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser, and
  - b. Bear the travel expenses of the appraisal and umpire equally.
- There is an exception. We will retain our right to deny the claim.

**3. Duties in The Event Of Loss Or Damage**

You must take the following actions in the event of loss or damage to Covered Property:

- a. Notify the police and any other authorities.
- b. Give us prompt notice of the loss or damage. Include a description of the property involved.
- c. As soon as possible, give us a description of how, when and where the loss or damage occurred.
- d. Take all reasonable steps to protect the Covered Property from further damage by a Covered Cause of Loss. If feasible, set the damaged property aside and in the best possible order for examination. Also keep a record of your expenses for emergency and temporary repairs, for consideration in the settlement of the claim. This will not increase the Limit of Insurance.
- e. At our request, give us complete inventories of the damaged and undamaged property. Include quantities, retail values and amount of loss claimed.
- f. Permit and assist access to the property and records proving the loss or damage.
- g. Supply and retain samples of damaged property for inspection, testing and analysis.



Trial	Control (%)	MCI (%)	AD (%)
1	95	85	75
2	90	80	70
3	88	78	68
4	86	76	66
5	85	75	65

$\frac{d}{dt} \left( \frac{1}{\rho} \right) = - \frac{1}{\rho^2} \frac{d\rho}{dt}$

1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 26

[illegible]
$$f_{\text{eff}} = \frac{\sum_{i=1}^n f_i}{n} = \frac{1}{n} \sum_{i=1}^n f_i$$

$$\begin{aligned}
 \text{Step 1: } & \text{Let } \mathbf{A} = \begin{bmatrix} 1 & 2 & 3 \\ 2 & 3 & 4 \\ 3 & 4 & 5 \end{bmatrix}, \mathbf{B} = \begin{bmatrix} 4 & 5 & 6 \\ 5 & 6 & 7 \\ 6 & 7 & 8 \end{bmatrix}, \mathbf{C} = \begin{bmatrix} 7 & 8 & 9 \\ 8 & 9 & 10 \\ 9 & 10 & 11 \end{bmatrix} \\
 & \text{Compute } \mathbf{A} + \mathbf{B} + \mathbf{C} = \begin{bmatrix} 1+4+7 & 2+5+8 & 3+6+9 \\ 2+5+8 & 3+6+9 & 4+7+10 \\ 3+6+9 & 4+7+10 & 5+8+11 \end{bmatrix} = \begin{bmatrix} 12 & 15 & 18 \\ 15 & 18 & 21 \\ 18 & 21 & 24 \end{bmatrix} \\
 & \text{Compute } \mathbf{A} \cdot \mathbf{B} = \begin{bmatrix} 1 \cdot 4 + 2 \cdot 5 + 3 \cdot 6 & 1 \cdot 5 + 2 \cdot 6 + 3 \cdot 7 & 1 \cdot 6 + 2 \cdot 7 + 3 \cdot 8 \\ 2 \cdot 4 + 3 \cdot 5 + 4 \cdot 6 & 2 \cdot 5 + 3 \cdot 6 + 4 \cdot 7 & 2 \cdot 6 + 3 \cdot 7 + 4 \cdot 8 \\ 3 \cdot 4 + 4 \cdot 5 + 5 \cdot 6 & 3 \cdot 5 + 4 \cdot 6 + 5 \cdot 7 & 3 \cdot 6 + 4 \cdot 7 + 5 \cdot 8 \end{bmatrix} = \begin{bmatrix} 32 & 37 & 42 \\ 47 & 52 & 57 \\ 62 & 67 & 72 \end{bmatrix} \\
 & \text{Compute } \mathbf{B} \cdot \mathbf{C} = \begin{bmatrix} 4 \cdot 7 + 5 \cdot 8 + 6 \cdot 9 & 4 \cdot 8 + 5 \cdot 9 + 6 \cdot 10 & 4 \cdot 9 + 5 \cdot 10 + 6 \cdot 11 \\ 5 \cdot 7 + 6 \cdot 8 + 7 \cdot 9 & 5 \cdot 8 + 6 \cdot 9 + 7 \cdot 10 & 5 \cdot 9 + 6 \cdot 10 + 7 \cdot 11 \\ 6 \cdot 7 + 7 \cdot 8 + 8 \cdot 9 & 6 \cdot 8 + 7 \cdot 9 + 8 \cdot 10 & 6 \cdot 9 + 7 \cdot 10 + 8 \cdot 11 \end{bmatrix} = \begin{bmatrix} 100 & 112 & 124 \\ 112 & 124 & 136 \\ 124 & 136 & 148 \end{bmatrix} \\
 & \text{Compute } \mathbf{A} \cdot \mathbf{C} = \begin{bmatrix} 1 \cdot 7 + 2 \cdot 8 + 3 \cdot 9 & 1 \cdot 8 + 2 \cdot 9 + 3 \cdot 10 & 1 \cdot 9 + 2 \cdot 10 + 3 \cdot 11 \\ 2 \cdot 7 + 3 \cdot 8 + 4 \cdot 9 & 2 \cdot 8 + 3 \cdot 9 + 4 \cdot 10 & 2 \cdot 9 + 3 \cdot 10 + 4 \cdot 11 \\ 3 \cdot 7 + 4 \cdot 8 + 5 \cdot 9 & 3 \cdot 8 + 4 \cdot 9 + 5 \cdot 10 & 3 \cdot 9 + 4 \cdot 10 + 5 \cdot 11 \end{bmatrix} = \begin{bmatrix} 44 & 50 & 56 \\ 56 & 62 & 68 \\ 68 & 74 & 80 \end{bmatrix}
 \end{aligned}$$

[illegible][illegible]

$\frac{d}{dt} \left( \frac{\partial L}{\partial \dot{x}} \right) = \frac{\partial L}{\partial x}$

[illegible][illegible][illegible][illegible]
$$\frac{1}{\Gamma(\alpha)} \int_0^t (t-s)^{\alpha-1} f(s) ds = \frac{1}{\Gamma(\alpha)} \int_0^t (t-s)^{\alpha-1} \left( \sum_{k=0}^{\infty} \frac{f^{(k)}(0)}{k!} s^k \right) ds = \sum_{k=0}^{\infty} \frac{f^{(k)}(0)}{k!} \frac{1}{\Gamma(\alpha)} \int_0^t (t-s)^{\alpha-1} s^k ds$$

1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific requirements of the task.

2. The number of the document is assigned to the document by the author and is not taken from the classification of the document. The number is assigned to the document.

1. In the proposed amendment, the definition of the general option period will replace the definition of the period of the procedure.

Figure 1. The effect of the concentration of the *Agrobacterium* suspension on the transformation efficiency of *Agrobacterium* strains. The *Agrobacterium* strains were grown in YEA medium for 24 h at 28 °C. The cell concentration was adjusted to 1.0 × 10<sup>8</sup> cells/ml. The cell suspension was then diluted with distilled water to the indicated concentrations. The cell suspension was then mixed with the plant tissue and the transformation efficiency was determined. The data are the mean ± SD of three independent experiments.

[illegible]

Figure 1. The effect of the concentration of the *Agrobacterium* suspension on the transformation efficiency of *Agrobacterium* strains. The *Agrobacterium* strains were grown in YEA medium for 24 h at 28 °C. The cell concentration of the strains was adjusted to 10<sup>8</sup> cells/ml. The cell suspension was then diluted with distilled water to the concentration of 10<sup>6</sup> cells/ml. The cell suspension was then mixed with the plant tissue and the transformation efficiency was determined. The results are shown in Table 1.

[illegible][illegible]



The following is a sample calculation for the Deductible, the following numbers apply:

#### Example 1:

1. Insurance policy limit is \$1,000,000. The Deductible, the following numbers apply:

- The value of the damaged property is less than the value of Covered Property at the time of loss times the Deductible percentage (10%) for the Deductible is greater than the limit of insurance for the property.

• The value of the damaged property is less than the limit of insurance for the property.

• The value of the damaged property at the time of loss is the insurance percentage.

• The value of the damaged property at the time of loss is the figure determined in step 1.

• The value of the damaged property at the time of loss is the figure determined in step 1.

• The value of the damaged property at the time of loss is the figure determined in step 1.

• The value of the damaged property at the time of loss is the figure determined in step 1.

Example 1: The value of the damaged property is \$1,000,000.	\$1,000,000
Step 1: The value of the damaged property is \$1,000,000.	\$1,000,000
Step 2: The value of the damaged property is \$1,000,000.	\$1,000,000
Step 3: The value of the damaged property is \$1,000,000.	\$1,000,000
Step 4: The value of the damaged property is \$1,000,000.	\$1,000,000

Step 1: The value of the damaged property is \$1,000,000. The value of the damaged property is \$1,000,000.

Step 2: The value of the damaged property is \$1,000,000. The value of the damaged property is \$1,000,000.

Step 3: The value of the damaged property is \$1,000,000. The value of the damaged property is \$1,000,000.

Step 4: The value of the damaged property is \$1,000,000. The value of the damaged property is \$1,000,000.

The value of the damaged property is \$1,000,000. The value of the damaged property is \$1,000,000.

Example 2: The value of the damaged property is \$1,000,000.	\$1,000,000
Step 1: The value of the damaged property is \$1,000,000.	\$1,000,000
Step 2: The value of the damaged property is \$1,000,000.	\$1,000,000
Step 3: The value of the damaged property is \$1,000,000.	\$1,000,000
Step 4: The value of the damaged property is \$1,000,000.	\$1,000,000

Step 1: The value of the damaged property is \$1,000,000. The value of the damaged property is \$1,000,000.

Step 2: The value of the damaged property is \$1,000,000. The value of the damaged property is \$1,000,000.

Step 3: The value of the damaged property is \$1,000,000. The value of the damaged property is \$1,000,000.

Condition	Control	Low	High	Very High
1	75	75	75	75
2	80	80	80	80
3	85	85	85	85
4	90	85	85	85
5	95	90	90	90

[illegible][illegible][illegible][illegible]

- [illegible]

[illegible][illegible]

Figure 1 is a line graph showing the effect of the concentration of the inhibitor on the rate of polymerization. The x-axis is labeled "Inhibitor concentration (mole/l)" and ranges from 0 to 1.0. The y-axis is labeled "Rate of polymerization (mole/l·h)" and ranges from 0 to 1.0. The curve starts at (0, 1.0) and decreases as the inhibitor concentration increases, reaching approximately 0.2 at 1.0 mole/l. The curve is labeled "Rate of polymerization" and "Inhibitor concentration".

Figure 1. The effect of the concentration of the *Ag* on the *Ag* adsorption capacity of the *Ag*-*Ag* complex. The concentration of the *Ag* was 0.1, 0.2, 0.3, 0.4, 0.5, 0.6, 0.7, 0.8, 0.9, 1.0, 1.1, 1.2, 1.3, 1.4, 1.5, 1.6, 1.7, 1.8, 1.9, 2.0, 2.1, 2.2, 2.3, 2.4, 2.5, 2.6, 2.7, 2.8, 2.9, 3.0, 3.1, 3.2, 3.3, 3.4, 3.5, 3.6, 3.7, 3.8, 3.9, 4.0, 4.1, 4.2, 4.3, 4.4, 4.5, 4.6, 4.7, 4.8, 4.9, 5.0, 5.1, 5.2, 5.3, 5.4, 5.5, 5.6, 5.7, 5.8, 5.9, 6.0, 6.1, 6.2, 6.3, 6.4, 6.5, 6.6, 6.7, 6.8, 6.9, 7.0, 7.1, 7.2, 7.3, 7.4, 7.5, 7.6, 7.7, 7.8, 7.9, 8.0, 8.1, 8.2, 8.3, 8.4, 8.5, 8.6, 8.7, 8.8, 8.9, 9.0, 9.1, 9.2, 9.3, 9.4, 9.5, 9.6, 9.7, 9.8, 9.9, 10.0, 10.1, 10.2, 10.3, 10.4, 10.5, 10.6, 10.7, 10.8, 10.9, 11.0, 11.1, 11.2, 11.3, 11.4, 11.5, 11.6, 11.7, 11.8, 11.9, 12.0, 12.1, 12.2, 12.3, 12.4, 12.5, 12.6, 12.7, 12.8, 12.9, 13.0, 13.1, 13.2, 13.3, 13.4, 13.5, 13.6, 13.7, 13.8, 13.9, 14.0, 14.1, 14.2, 14.3, 14.4, 14.5, 14.6, 14.7, 14.8, 14.9, 15.0, 15.1, 15.2, 15.3, 15.4, 15.5, 15.6, 15.7, 15.8, 15.9, 16.0, 16.1, 16.2, 16.3, 16.4, 16.5, 16.6, 16.7, 16.8, 16.9, 17.0, 17.1, 17.2, 17.3, 17.4, 17.5, 17.6, 17.7, 17.8, 17.9, 18.0, 18.1, 18.2, 18.3, 18.4, 18.5, 18.6, 18.7, 18.8, 18.9, 19.0, 19.1, 19.2, 19.3, 19.4, 19.5, 19.6, 19.7, 19.8, 19.9, 20.0, 20.1, 20.2, 20.3, 20.4, 20.5, 20.6, 20.7, 20.8, 20.9, 21.0, 21.1, 21.2, 21.3, 21.4, 21.5, 21.6, 21.7, 21.8, 21.9, 22.0, 22.1, 22.2, 22.3, 22.4, 22.5, 22.6, 22.7, 22.8, 22.9, 23.0, 23.1, 23.2, 23.3, 23.4, 23.5, 23.6, 23.7, 23.8, 23.9, 24.0, 24.1, 24.2, 24.3, 24.4, 24.5, 24.6, 24.7, 24.8, 24.9, 25.0, 25.1, 25.2, 25.3, 25.4, 25.5, 25.6, 25.7, 25.8, 25.9, 26.0, 26.1, 26.2, 26.3, 26.4, 26.5, 26.6, 26.7, 26.8, 26.9, 27.0, 27.1, 27.2, 27.3, 27.4, 27.5, 27.6, 27.7, 27.8, 27.9, 28.0, 28.1, 28.2, 28.3, 28.4, 28.5, 28.6, 28.7, 28.8, 28.9, 29.0, 29.1, 29.2, 29.3, 29.4, 29.5, 29.6, 29.7, 29.8, 29.9, 30.0, 30.1, 30.2, 30.3, 30.4, 30.5, 30.6, 30.7, 30.8, 30.9, 31.0, 31.1, 31.2, 31.3, 31.4, 31.5, 31.6, 31.7, 31.8, 31.9, 32.0, 32.1, 32.2, 32.3, 32.4, 32.5, 32.6, 32.7, 32.8, 32.9, 33.0, 33.1, 33.2, 33.3, 33.4, 33.5, 33.6, 33.7, 33.8, 33.9, 34.0, 34.1, 34.2, 34.3, 34.4, 34.5, 34.6, 34.7, 34.8, 34.9, 35.0, 35.1, 35.2, 35.3, 35.4, 35.5, 35.6, 35.7, 35.8, 35.9, 36.0, 36.1, 36.2, 36.3, 36.4, 36.5, 36.6, 36.7, 36.8, 36.9, 37.0, 37.1, 37.2, 37.3, 37.4, 37.5, 37.6, 37.7, 37.8, 37.9, 38.0, 38.1, 38.2, 38.3, 38.4, 38.5, 38.6, 38.7, 38.8, 38.9, 39.0, 39.1, 39.2, 39.3, 39.4, 39.5, 39.6, 39.7, 39.8, 39.9, 40.0, 40.1, 40.2, 40.3, 40.4, 40.5, 40.6, 40.7, 40.8, 40.9, 41.0, 41.1, 41.2, 41.3, 41.4, 41.5, 41.6, 41.7, 41.8, 41.9, 42.0, 42.1, 42.2, 42.3, 42.4, 42.5, 42.6, 42.7, 42.8, 42.9, 43.0, 43.1, 43.2, 43.3, 43.4, 43.5, 43.6, 43.7, 43.8, 43.9, 44.0, 44.1, 44.2, 44.3, 44.4, 44.5, 44.6, 44.7, 44.8, 44.9, 45.0, 45.1, 45.2, 45.3, 45.4, 45.5, 45.6, 45.7, 45.8, 45.9, 46.0, 46.1, 46.2, 46.3, 46.4, 46.5, 46.6, 46.7, 46.8, 46.9, 47.0, 47.1, 47.2, 47.3, 47.4, 47.5, 47.6, 47.7, 47.8, 47.9, 48.0, 48.1, 48.2, 48.3, 48.4, 48.5, 48.6, 48.7, 48.8, 48.9, 49.0, 49.1, 49.2, 49.3, 49.4, 49.5, 49.6, 49.7, 49.8, 49.9, 50.0, 50.1, 50.2, 50.3, 50.4, 50.5, 50.6, 50.7, 50.8, 50.9, 51.0, 51.1, 51.2, 51.3, 51.4, 51.5, 51.6, 51.7, 51.8, 51.9, 52.0, 52.1, 52.2, 52.3, 52.4, 52.5, 52.6, 52.7, 52.8, 52.9, 53.0, 53.1, 53.2, 53.3, 53.4, 53.5, 53.6, 53.7, 53.8, 53.9, 54.0, 54.1, 54.2, 54.3, 54.4, 54.5, 54.6, 54.7, 54.8, 54.9, 55.0, 55.1, 55.2, 55.3, 55.4, 55.5, 55.6, 55.7, 55.8, 55.9, 56.0, 56.1, 56.2, 56.3, 56.4, 56.5, 56.6, 56.7, 56.8, 56.9, 57.0, 57.1, 57.2, 57.3, 57.4, 57.5, 57.6, 57.7, 57.8, 57.9, 58.0, 58.1, 58.2, 58.3, 58.4, 58.5, 58.6, 58.7, 58.8, 58.9, 59.0, 59.1, 59.2, 59.3, 59.4, 59.5, 59.6, 59.7, 59.8, 59.9, 60.0, 60.1, 60.2, 60.3, 60.4, 60.5, 60.6, 60.7, 60.8, 60.9, 61.0, 61.1, 61.2, 61.3, 61.4, 61.5, 61.6, 61.7, 61.8, 61.9, 62.0, 62.1, 62.2, 62.3, 62.4, 62.5, 62.6, 62.7, 62.8, 62.9, 63.0, 63.1, 63.2, 63.3, 63.4, 63.5, 63.6, 63.7, 63.8, 63.9, 64.0, 64.1, 64.2, 64.3, 64.4, 64.5, 64.6, 64.7, 64.8, 64.9, 65.0, 65.1, 65.2, 65.3, 65.4, 65.5, 65.6, 65.7, 65.8, 65.9, 66.0, 66.1, 66.2, 66.3, 66.4, 66.5, 66.6, 66.7, 66.8, 66.9, 67.0, 67.1, 67.2, 67.3, 67.4, 67.5, 67.6, 67.7, 67.8, 67.9, 68.0, 68.1, 68.2, 68.3, 68.4, 68.5, 68.6, 68.7, 68.8, 68.9

It is hereby certified that the foregoing is a true and correct copy of the original as the same appears from the records of the County of Santa Clara, State of California.

Dated at San Jose, California, this \_\_\_\_\_ day of \_\_\_\_\_, A.D. 19\_\_\_\_.

Notary Public for said County and State.

$\frac{d}{dt} \left( \frac{1}{\rho} \right) = - \frac{1}{\rho^2} \frac{d\rho}{dt}$

Figure 1. The effect of the concentration of the  $\text{Ca}^{2+}$  solution on the  $\text{Ca}^{2+}$  concentration in the  $\text{Ca}^{2+}$  solution. The concentration of the  $\text{Ca}^{2+}$  solution was 0.1, 0.2, 0.3, 0.4, 0.5, 0.6, 0.7, 0.8, 0.9, 1.0, 1.1, 1.2, 1.3, 1.4, 1.5, 1.6, 1.7, 1.8, 1.9, 2.0, 2.1, 2.2, 2.3, 2.4, 2.5, 2.6, 2.7, 2.8, 2.9, 3.0, 3.1, 3.2, 3.3, 3.4, 3.5, 3.6, 3.7, 3.8, 3.9, 4.0, 4.1, 4.2, 4.3, 4.4, 4.5, 4.6, 4.7, 4.8, 4.9, 5.0, 5.1, 5.2, 5.3, 5.4, 5.5, 5.6, 5.7, 5.8, 5.9, 6.0, 6.1, 6.2, 6.3, 6.4, 6.5, 6.6, 6.7, 6.8, 6.9, 7.0, 7.1, 7.2, 7.3, 7.4, 7.5, 7.6, 7.7, 7.8, 7.9, 8.0, 8.1, 8.2, 8.3, 8.4, 8.5, 8.6, 8.7, 8.8, 8.9, 9.0, 9.1, 9.2, 9.3, 9.4, 9.5, 9.6, 9.7, 9.8, 9.9, 10.0, 10.1, 10.2, 10.3, 10.4, 10.5, 10.6, 10.7, 10.8, 10.9, 11.0, 11.1, 11.2, 11.3, 11.4, 11.5, 11.6, 11.7, 11.8, 11.9, 12.0, 12.1, 12.2, 12.3, 12.4, 12.5, 12.6, 12.7, 12.8, 12.9, 13.0, 13.1, 13.2, 13.3, 13.4, 13.5, 13.6, 13.7, 13.8, 13.9, 14.0, 14.1, 14.2, 14.3, 14.4, 14.5, 14.6, 14.7, 14.8, 14.9, 15.0, 15.1, 15.2, 15.3, 15.4, 15.5, 15.6, 15.7, 15.8, 15.9, 16.0, 16.1, 16.2, 16.3, 16.4, 16.5, 16.6, 16.7, 16.8, 16.9, 17.0, 17.1, 17.2, 17.3, 17.4, 17.5, 17.6, 17.7, 17.8, 17.9, 18.0, 18.1, 18.2, 18.3, 18.4, 18.5, 18.6, 18.7, 18.8, 18.9, 19.0, 19.1, 19.2, 19.3, 19.4, 19.5, 19.6, 19.7, 19.8, 19.9, 20.0, 20.1, 20.2, 20.3, 20.4, 20.5, 20.6, 20.7, 20.8, 20.9, 21.0, 21.1, 21.2, 21.3, 21.4, 21.5, 21.6, 21.7, 21.8, 21.9, 22.0, 22.1, 22.2, 22.3, 22.4, 22.5, 22.6, 22.7, 22.8, 22.9, 23.0, 23.1, 23.2, 23.3, 23.4, 23.5, 23.6, 23.7, 23.8, 23.9, 24.0, 24.1, 24.2, 24.3, 24.4, 24.5, 24.6, 24.7, 24.8, 24.9, 25.0, 25.1, 25.2, 25.3, 25.4, 25.5, 25.6, 25.7, 25.8, 25.9, 26.0, 26.1, 26.2, 26.3, 26.4, 26.5, 26.6, 26.7, 26.8, 26.9, 27.0, 27.1, 27.2, 27.3, 27.4, 27.5, 27.6, 27.7, 27.8, 27.9, 28.0, 28.1, 28.2, 28.3, 28.4, 28.5, 28.6, 28.7, 28.8, 28.9, 29.0, 29.1, 29.2, 29.3, 29.4, 29.5, 29.6, 29.7, 29.8, 29.9, 30.0, 30.1, 30.2, 30.3, 30.4, 30.5, 30.6, 30.7, 30.8, 30.9, 31.0, 31.1, 31.2, 31.3, 31.4, 31.5, 31.6, 31.7, 31.8, 31.9, 32.0, 32.1, 32.2, 32.3, 32.4, 32.5, 32.6, 32.7, 32.8, 32.9, 33.0, 33.1, 33.2, 33.3, 33.4, 33.5, 33.6, 33.7, 33.8, 33.9, 34.0, 34.1, 34.2, 34.3, 34.4, 34.5, 34.6, 34.7, 34.8, 34.9, 35.0, 35.1, 35.2, 35.3, 35.4, 35.5, 35.6, 35.7, 35.8, 35.9, 36.0, 36.1, 36.2, 36.3, 36.4, 36.5, 36.6, 36.7, 36.8, 36.9, 37.0, 37.1, 37.2, 37.3, 37.4, 37.5, 37.6, 37.7, 37.8, 37.9, 38.0, 38.1, 38.2, 38.3, 38.4, 38.5, 38.6, 38.7, 38.8, 38.9, 39.0, 39.1, 39.2, 39.3, 39.4, 39.5, 39.6, 39.7, 39.8, 39.9, 40.0, 40.1, 40.2, 40.3, 40.4, 40.5, 40.6, 40.7, 40.8, 40.9, 41.0, 41.1, 41.2, 41.3, 41.4, 41.5, 41.6, 41.7, 41.8, 41.9, 42.0, 42.1, 42.2, 42.3, 42.4, 42.5, 42.6, 42.7, 42.8, 42.9, 43.0, 43.1, 43.2, 43.3, 43.4, 43.5, 43.6, 43.7, 43.8, 43.9, 44.0, 44.1, 44.2, 44.3, 44.4, 44.5, 44.6, 44.7, 44.8, 44.9, 45.0, 45.1, 45.2, 45.3, 45.4, 45.5, 45.6, 45.7, 45.8, 45.9, 46.0, 46.1, 46.2, 46.3, 46.4, 46.5, 46.6, 46.7, 46.8, 46.9, 47.0, 47.1, 47.2, 47.3, 47.4, 47.5, 47.6, 47.7, 47.8, 47.9, 48.0, 48.1, 48.2, 48.3, 48.4, 48.5, 48.6, 48.7, 48.8, 48.9, 49.0, 49.1, 49.2, 49.3, 49.4, 49.5, 49.6, 49.7, 49.8, 49.9, 50.0, 50.1, 50.2, 50.3, 50.4, 50.5, 50.6, 50.7, 50.8, 50.9, 51.0, 51.1, 51.2, 51.3, 51.4, 51.5, 51.6, 51.7, 51.8, 51.9, 52.0, 52.1, 52.2, 52.3, 52.4, 52.5, 52.6, 52.7, 52.8, 52.9, 53.0, 53.1, 53.2, 53.3, 53.4, 53.5, 53.6, 53.7, 53.8, 53.9, 54.0, 54.1, 54.2, 54.3, 54.4, 54.5, 54.6, 54.7, 54.8, 54.9, 55.0, 55.1, 55.2, 55.3, 55.4, 55.5, 55.6, 55.7, 55.8, 55.9, 56.0, 56.1, 56.2, 56.3, 56.4, 56.5, 56.6, 56.7, 56.8, 56.9, 57.0, 57.1, 57.2, 57.3, 57.4, 57.5, 57.6, 57.7, 57.8, 57.9, 58.0, 58.1, 58.2, 58.3, 58.4, 58.5, 58.6, 58.7, 58.8, 58.9, 59.0, 59.1, 59.2, 59.3, 59.4, 59.5, 59.6, 59.7, 59.8, 59.9, 60.0, 60.1, 60.2, 60.3, 60.4, 60.5, 60.6, 60.7, 60.8, 60.9, 61.0, 61.1, 61.2, 61.3, 61.4, 61.5, 61.6, 61.7, 61.8, 61.9, 62.0, 62.1, 62.2, 62.3, 62.4, 62.5, 62.6, 62.7, 62.8, 62.9, 63.0, 63.1, 63.2, 63.3, 63.4, 63.5, 63.6, 63.7, 63.8, 63.9, 64.0, 64.1, 64.2, 64.3, 64.4, 64.5, 64.6, 64.7, 64.8, 64.9, 65.0, 65.1, 65.2, 65.3, 65.4, 65.5, 65.6, 65.7, 65.8, 65.9, 66.0, 66.1, 66.2, 66.3, 66.4, 66.5, 66.6, 66.7, 66.8, 66.9, 67.0, 67.1, 67.2, 67.3, 67.4, 67.5, 67.6, 67.7, 67.8, 67.9, 68.0, 68.1, 68.2, 68.3, 68.4, 68.5, 68.6,

Figure 1. Schematic representation of the experimental design. The subjects were divided into two groups: the control group (CG) and the experimental group (EG). The CG was divided into two subgroups: the control group (CG) and the control group (CG). The EG was divided into two subgroups: the experimental group (EG) and the experimental group (EG). The subjects were divided into two groups: the control group (CG) and the experimental group (EG). The CG was divided into two subgroups: the control group (CG) and the control group (CG). The EG was divided into two subgroups: the experimental group (EG) and the experimental group (EG).

[illegible]

1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific requirements of the task.

[illegible]

1. *Chlorophyll a* and *Chlorophyll b* were determined by the method of Arar and Collins (1971).

[illegible]

210 000

$$= \frac{1}{\sqrt{\pi}} \int_{-\infty}^{\infty} e^{-t^2} dt = 1$$

100

2000

1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 26



# ACCOUNTS RECEIVABLE COVERAGE FORM

Read this form carefully. It contains important information about the terms, conditions, coverages, exclusions, and limitations of this policy. It also contains information about the claims process and the rights and obligations of the insured and the insurer.

Throughout this policy, the words "we," "us," and "our" refer to the insurer. The words "you," "your," and "yours" refer to the insured. The words "policy" and "policyholder" refer to the insured.

This policy is issued to you as part of a group-term life insurance policy. It is subject to the terms, conditions, coverages, exclusions, and limitations of the policy. It is not a contract of insurance.

## A. COVERAGE

### 1. Description

This policy provides coverage for the insured's accounts receivable. The coverage is provided on a non-adversely affected basis. The insured must maintain accurate records of its accounts receivable. The insured must also maintain accurate records of its accounts payable. The insured must also maintain accurate records of its accounts receivable and accounts payable.

The insured must also maintain accurate records of its accounts receivable and accounts payable. The insured must also maintain accurate records of its accounts receivable and accounts payable. The insured must also maintain accurate records of its accounts receivable and accounts payable.

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### 2. Description of Coverage

The coverage is provided on a non-adversely affected basis.

The insured must also maintain accurate records of its accounts receivable and accounts payable. The insured must also maintain accurate records of its accounts receivable and accounts payable. The insured must also maintain accurate records of its accounts receivable and accounts payable.

### 3. EXCLUDED COVERAGE

The coverage does not cover the insured's accounts receivable. The coverage does not cover the insured's accounts receivable. The coverage does not cover the insured's accounts receivable.

### 4. ADDITIONAL COVERAGE EXCLUSIONS

The coverage does not cover the insured's accounts receivable. The coverage does not cover the insured's accounts receivable. The coverage does not cover the insured's accounts receivable.

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### 5. COVERAGE LIMITATIONS

Page 37

$\frac{1}{2} \left( \frac{1}{2} \right) = \frac{1}{4}$

[illegible]

1000

Figure 1. Schematic diagram of the experimental setup. The subject is seated in a chair and views the target through a video camera. The target is a light source that is controlled by a computer. The subject's hand is positioned over the target. The video camera is positioned above the target. The computer is connected to the video camera and the target. The subject's hand is positioned over the target. The video camera is positioned above the target. The computer is connected to the video camera and the target.

Figure 1. Schematic representation of the experimental design. The subjects were divided into two groups: the control group and the experimental group. The control group was divided into two subgroups: the control group and the control group. The experimental group was divided into two subgroups: the experimental group and the experimental group. The control group was divided into two subgroups: the control group and the control group. The experimental group was divided into two subgroups: the experimental group and the experimental group.

Figure 1 is a schematic representation of the experimental design. It shows a sequence of three events: 'Stimulus', 'Response', and 'Feedback'. Each event is represented by a circle containing a dot. Arrows indicate the flow from Stimulus to Response, and from Response to Feedback. The entire sequence is enclosed in a rectangular box.

$$\frac{1}{\Gamma(\alpha)} \int_0^t (t-s)^{\alpha-1} f(s) ds = \int_0^t \frac{(t-s)^{\alpha-1}}{\Gamma(\alpha)} f(s) ds$$

Figure 1. Schematic representation of the experimental design. The subjects were divided into two groups: the control group and the experimental group. The control group was divided into two subgroups: the control group and the experimental group. The experimental group was divided into two subgroups: the control group and the experimental group. The control group was divided into two subgroups: the control group and the experimental group. The experimental group was divided into two subgroups: the control group and the experimental group.

Figure 1. Schematic representation of the experimental design. The subjects were divided into two groups: the control group (CG) and the experimental group (EG). The CG was divided into two subgroups: the control group (CG) and the control group (CG). The EG was divided into two subgroups: the experimental group (EG) and the experimental group (EG). The subjects were divided into two groups: the control group (CG) and the experimental group (EG). The CG was divided into two subgroups: the control group (CG) and the control group (CG). The EG was divided into two subgroups: the experimental group (EG) and the experimental group (EG).

[illegible]

Figure 1. Schematic representation of the experimental design. The subjects were divided into two groups: the control group (CG) and the experimental group (EG). The CG was divided into two subgroups: the control group (CG) and the control group (CG). The EG was divided into two subgroups: the experimental group (EG) and the experimental group (EG). The CG was divided into two subgroups: the control group (CG) and the control group (CG). The EG was divided into two subgroups: the experimental group (EG) and the experimental group (EG).

Table 1. *Continued*

[illegible]

1. The first step in the process is to identify the problem or issue that needs to be addressed. This involves gathering information and understanding the context of the problem.

[illegible][illegible]

Figure 1 is a line graph showing the effect of the concentration of the inhibitor on the rate of polymerization. The x-axis is labeled "Inhibitor concentration (mole/l)" and ranges from 0 to 0.001. The y-axis is labeled "Rate of polymerization (g/hr)" and ranges from 0 to 1.0. The curve starts at a rate of approximately 0.8 g/hr at 0 mole/l inhibitor and decreases sharply as the inhibitor concentration increases, reaching a rate of about 0.1 g/hr at 0.001 mole/l. The curve is labeled "PVC".

[illegible][illegible][illegible]

Figure 1. Schematic representation of the experimental design. The subjects were divided into two groups: the control group (CG) and the experimental group (EG). The CG was divided into two subgroups: the control group (CG) and the control group (CG). The EG was divided into two subgroups: the experimental group (EG) and the experimental group (EG). The CG was divided into two subgroups: the control group (CG) and the control group (CG). The EG was divided into two subgroups: the experimental group (EG) and the experimental group (EG).



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- The following table shows the results of the regression analysis for the dependent variable  $\ln Y$  (ln of the dependent variable) and the independent variables  $X_1$  to  $X_6$ . The table is divided into two parts: the first part shows the results of the regression analysis for the dependent variable  $\ln Y$  and the independent variables  $X_1$  to  $X_6$ , and the second part shows the results of the regression analysis for the dependent variable  $\ln Y$  and the independent variables  $X_1$  to  $X_6$ .

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Figure 1 is a schematic representation of the experimental design. It shows a sequence of events: a subject is presented with a stimulus (a face), then a response is recorded (a button press), and finally, the subject is presented with a feedback stimulus (a face). The sequence is labeled with 'Stimulus', 'Response', and 'Feedback'.

- Figure 1. The effect of the concentration of the *Agrobacterium* suspension on the transformation efficiency of *Agrobacterium* strains. The *Agrobacterium* strains were cultured in YEA medium for 24 h at 28 °C. The cell concentration of the strains was adjusted to 10<sup>8</sup> cells/ml. The strains were then mixed with the plant cells and cocultured for 48 h. The transformation efficiency was determined by the number of transformants per 10<sup>5</sup> cells. The data are the mean ± SD of three independent experiments.

1. The first part of the paper is devoted to the study of the asymptotic behavior of the solutions of the system (1) as  $t \rightarrow \infty$ . It is shown that the solutions of the system (1) are bounded and tend to zero as  $t \rightarrow \infty$ .

2. The second part of the paper is devoted to the study of the asymptotic behavior of the solutions of the system (1) as  $t \rightarrow \infty$ . It is shown that the solutions of the system (1) are bounded and tend to zero as  $t \rightarrow \infty$ .

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6. The sixth part of the paper is devoted to the study of the asymptotic behavior of the solutions of the system (1) as  $t \rightarrow \infty$ . It is shown that the solutions of the system (1) are bounded and tend to zero as  $t \rightarrow \infty$ .

7. The seventh part of the paper is devoted to the study of the asymptotic behavior of the solutions of the system (1) as  $t \rightarrow \infty$ . It is shown that the solutions of the system (1) are bounded and tend to zero as  $t \rightarrow \infty$ .

8. The eighth part of the paper is devoted to the study of the asymptotic behavior of the solutions of the system (1) as  $t \rightarrow \infty$ . It is shown that the solutions of the system (1) are bounded and tend to zero as  $t \rightarrow \infty$ .

9. The ninth part of the paper is devoted to the study of the asymptotic behavior of the solutions of the system (1) as  $t \rightarrow \infty$ . It is shown that the solutions of the system (1) are bounded and tend to zero as  $t \rightarrow \infty$ .

10. The tenth part of the paper is devoted to the study of the asymptotic behavior of the solutions of the system (1) as  $t \rightarrow \infty$ . It is shown that the solutions of the system (1) are bounded and tend to zero as  $t \rightarrow \infty$ .

- [illegible]

$\gamma = \frac{1}{\sqrt{1 - v^2/c^2}}$

- Figure 1. The effect of the concentration of the *Agrobacterium* suspension on the transformation efficiency of *Agrobacterium* strains. The *Agrobacterium* strains were grown in the YEA medium for 24 h at 28 °C. The cell concentration of the strains was adjusted to 1.0 × 10<sup>8</sup> cells/ml. The cell suspension was mixed with the plant tissue and the transformation efficiency was determined. The results are the mean of three independent experiments. Error bars represent the standard deviation.

- 0.01

$\frac{d}{dt} \left( \frac{1}{\rho} \right) = - \frac{1}{\rho^2} \frac{d\rho}{dt}$

Table 1. *Salmonella* serotypes and their associated diseases

[illegible][illegible]

The following table shows the results of the regression analysis for the dependent variable  $\ln Y$  (ln of the dependent variable) and the independent variables  $X_1$  to  $X_6$ . The table is divided into two parts: the first part shows the results of the regression analysis for the dependent variable  $\ln Y$  and the independent variables  $X_1$  to  $X_6$ , and the second part shows the results of the regression analysis for the dependent variable  $\ln Y$  and the independent variables  $X_1$  to  $X_6$ .

$\frac{1}{2} \left( \frac{1}{2} + \frac{1}{2} \right) = \frac{1}{2}$

[illegible]

1. "Any" person who is a "member" of the "company," in and of itself, does not  
 2. "person" or "individual," and is not limited to the company, whether or not said person is a  
 3. "person" or "individual," and is not limited to the company.

Table 1. *Salmonella* serotypes and phage types isolated from the 1996–1997 salmonellosis outbreak in the Netherlands

Salmonella serotype	Salmonella phage type	Number of patients	Number of isolates
Senftenberg	1	1	1
Senftenberg	2	1	1
Senftenberg	3	1	1
Senftenberg	4	1	1
Senftenberg	5	1	1
Senftenberg	6	1	1
Senftenberg	7	1	1
Senftenberg	8	1	1
Senftenberg	9	1	1
Senftenberg	10	1	1
Senftenberg	11	1	1
Senftenberg	12	1	1
Senftenberg	13	1	1
Senftenberg	14	1	1
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Senftenberg	92	1	1
Senftenberg	93	1	1
Senftenberg	94	1	1
Senftenberg	95	1	1
Senftenberg	96	1	1
Senftenberg	97	1	1
Senftenberg	98	1	1
Senftenberg	99	1	1
Senftenberg	100	1	1

[illegible]

$\frac{d}{dt} \left( \frac{1}{\rho} \right) = - \frac{1}{\rho^2} \frac{d\rho}{dt}$

[illegible][illegible]

1. "Natural" means any natural force, including but not limited to, fire.

2. We will not be liable for any damage or loss arising from any of the following. But, if caused by a Covered Cause of Loss, we will be liable for the damage or loss.

a. War, rebellion, revolution, insurrection, or any other military or political action, or any other cause of loss that is not a Covered Cause of Loss.

b. Acts or omissions of any person, including any person, group, organization or government, that is not a Covered Cause of Loss.

3. Fault, intentional or negligent.

4. Any other cause of loss not covered by this policy.

5. Damage to, or loss of, any property, including any property, that is not a Covered Cause of Loss.

6. Material damage to, or loss of, any property, including any property.

A. Fault.

1. Damage to, or loss of, any property, including any property.

a. Damage to, or loss of, any property, including any property, that is not a Covered Cause of Loss.

b. Damage to, or loss of, any property, including any property, that is not a Covered Cause of Loss.

## C. LIMITS OF INSURANCE

The maximum amount of insurance we will pay for any one loss is the amount shown in the Declarations.

## D. DEDUCTIBLE

We will pay for the amount of a loss, after we deduct the applicable deductible. We will then pay the amount of the deductible. We will then pay the amount of the deductible. We will then pay the amount of the deductible.

## E. ADDITIONAL COVERAGES

The following coverages are provided by this policy to the insureds and the Common Policyholders.

### 1. COVERAGE "B" - BODILY INJURY

We cover bodily injury.

a. When your policy is in effect.

b. Away from your premises, including any premises, including any premises, including any premises.

1. The amount of the loss.

2. The amount of the loss.

3. The amount of the loss.

### 2. VALUATION OF LOSS - LOSS OF VALUE

The following coverages are provided by this policy to the insureds and the Common Policyholders.

Page 43

The following information is provided for the information of the Commission's staff and is not intended to be used for any other purpose.

4. **RECOMMENDATION FOR ACTION**

Wherever you find a violation of the law, and where you find a violation of the property, you must report it to the appropriate authorities, as they are the ones who are responsible for the enforcement of the law.

5. **RECOMMENDATION**

The following information is provided for the information of the Commission's staff and is not intended to be used for any other purpose.

The following information is provided for the information of the Commission's staff and is not intended to be used for any other purpose. It is not intended to be used for any other purpose, as it is not intended to be used for any other purpose, as it is not intended to be used for any other purpose.

6. **RECOMMENDATION**

1. **General Information**

The following information is provided for the information of the Commission's staff and is not intended to be used for any other purpose. It is not intended to be used for any other purpose, as it is not intended to be used for any other purpose.

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## TRANSPORTATION FORM

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If you have any questions or comments, please contact the FBI at (800) 755-6677.

Sincerely,  
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2. This form covers the liability for damage in the course of transit only, at risk of the insured within and between the lines of travel. It covers the transit of all goods and parcels, excluding Alaska and Hawaii, from the time they are received at the place of origin or factory at initial point of shipment and continuously thereafter, including time in transit, whether by rail, bulwheels, express, stations or platforms, until delivery to the consignee, warehouse or factory at destination.

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1. **Introduction**  
 2. **Background**  
 3. **Methodology**  
 4. **Results**  
 5. **Discussion**  
 6. **Conclusion**  
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100-443886-1000

1. The first step in the process of the investigation is the identification of the problem. This involves a thorough review of the available information and a clear definition of the issue at hand. The next step is to gather data, which can be done through various methods such as interviews, surveys, and experiments. Once the data is collected, it is analyzed to identify patterns and trends. This analysis leads to the formulation of a hypothesis, which is then tested through further experiments or observations. Finally, the results of the investigation are presented and discussed, leading to a conclusion and recommendations for future research.

no expectation of any return on the investment, the property, when a sale of such an interest, at a price not less than the fair market value, is required.

RECEIVED

THIS POLICY WILL BE REVIEWED AND REVISED AS NECESSARY TO REFLECT CHANGING CIRCUMSTANCES, AND TO REFLECT THE NEED TO PROTECT THE INFORMATION OF THE COMPANY AND ITS EMPLOYEES.

5. THIS POLICY DOES NOT INCLUDE:

(c) Appointing the person or persons who will have custody of your money, notes, securities, stamps, precious stones, etc., if you die.

1. The following information was obtained from the records of the Department of the Interior, Bureau of Land Management, regarding the land owned by the United States in the State of California:

[illegible]

(c) Against the background of the above, the following factors are taken into account in the assessment of the risk of harm to the public:

(e) "Alcohol use" shall refer to the use of alcohol by or resulting from stress, sedation, liver dysfunction, or other causes, and shall not include any use of alcohol in any such occurrence or disorder;

(1) Import shipments to and from the United States are subject to a 10 percent import duty, and export shipments are subject to a 10 percent export duty. The duty is levied on the value of the goods at the time of shipment. The duty is levied on the value of the goods at the time of shipment. The duty is levied on the value of the goods at the time of shipment.

TO : DIRECTOR, FBI  
FROM : SAC, NEW YORK (100-87694)  
SUBJECT: [REDACTED]

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11. **WARRANTY OF MERCHANTABILITY:** The Company hereby warrants that the property insured hereunder is of such age, thereby any right of the insured to any claim against the Company for damage to property covered hereunder against any former owner or receiver of and all claims for damage to property covered hereunder shall be null and void, but the insured shall not be liable for any damage to property covered hereunder. The Company shall be liable for any loss or damage which shall be determined by the insured. It shall, however, be the duty of the insured to accept the ordinary Bill of Lading or Receipt for the property insured, and the Company shall not be liable for any loss or damage to property insured hereunder.
12. **NO BENEFIT TO INSURANCE:** The insurance shall not be a benefit to the insured or any other person or entity.
13. **NOTICE OF LOSS:** The insured shall give notice of any loss or damage to the Company or its agent every loss, damage or occurrence of loss or damage to the property insured hereunder. The insured shall file with the Company or its agent a detailed sworn proof of loss, damage or occurrence, a detailed sworn proof of loss, damage or occurrence, and a detailed sworn proof of loss, damage or occurrence.
14. **SETTLEMENT OF LOSS:** The insured shall be liable to the insured for any loss or damage to the property insured hereunder. The insured shall be liable to the insured for any loss or damage to the property insured hereunder. The insured shall be liable to the insured for any loss or damage to the property insured hereunder.
15. **COMPANY'S OBLIGATION:** The Company shall be liable to the insured for any loss or damage to the property insured hereunder. The Company shall be liable to the insured for any loss or damage to the property insured hereunder. The Company shall be liable to the insured for any loss or damage to the property insured hereunder.
16. **SOLE LIABILITY:** The insured shall be liable to the insured for any loss or damage to the property insured hereunder. The insured shall be liable to the insured for any loss or damage to the property insured hereunder. The insured shall be liable to the insured for any loss or damage to the property insured hereunder.
17. **SEPARATION OF PROPERTY:** The insured shall be liable to the insured for any loss or damage to the property insured hereunder. The insured shall be liable to the insured for any loss or damage to the property insured hereunder. The insured shall be liable to the insured for any loss or damage to the property insured hereunder.
18. **CLAIMS AGAINST THE COMPANY:** The insured shall be liable to the insured for any loss or damage to the property insured hereunder. The insured shall be liable to the insured for any loss or damage to the property insured hereunder. The insured shall be liable to the insured for any loss or damage to the property insured hereunder.
19. **APPEALS:** The insured shall be liable to the insured for any loss or damage to the property insured hereunder. The insured shall be liable to the insured for any loss or damage to the property insured hereunder. The insured shall be liable to the insured for any loss or damage to the property insured hereunder.

Figure 1. Schematic representation of the experimental design. The subjects were divided into two groups: the control group (CG) and the experimental group (EG). The CG was divided into two subgroups: the control group (CG) and the control group (CG). The EG was divided into two subgroups: the experimental group (EG) and the experimental group (EG). The subjects were divided into two groups: the control group (CG) and the experimental group (EG). The CG was divided into two subgroups: the control group (CG) and the control group (CG). The EG was divided into two subgroups: the experimental group (EG) and the experimental group (EG).

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**ACKNOWLEDGMENTS**

EXHAUSTION: The amount of a resource, counting, when available for sale or use, of several periods. The computation is based on the value of the partial unit or units left, including the unit of exhaustion.

1. *Journal of the American Medical Association*, 1997; 277: 1033-1038.

Figure 1. Schematic representation of the experimental design. The subjects were divided into two groups: the control group (CG) and the experimental group (EG). The CG was divided into two subgroups: the control group (CG) and the control group (CG). The EG was divided into two subgroups: the experimental group (EG) and the experimental group (EG). The CG was divided into two subgroups: the control group (CG) and the control group (CG). The EG was divided into two subgroups: the experimental group (EG) and the experimental group (EG).

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of the said Company, at the City of New York, this 14th day of January, 1907.

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Figure 1. The effect of the concentration of the *Agrobacterium* suspension on the transformation efficiency of *Agrobacterium* strains.

1. The first step in the process of the development of the new curriculum is the identification of the needs of the community. This is done by the community members themselves, who are consulted about their needs and interests. The results of this consultation are then used to develop the curriculum.

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Figure 1. The effect of the concentration of the initiator on the polymerization of  $\alpha$ -methylstyrene in the presence of  $\text{Cu}(\text{NO}_3)_2 \cdot 3\text{H}_2\text{O}$  and  $\text{Cu}(\text{OAc})_2 \cdot 2\text{H}_2\text{O}$  at  $50^\circ\text{C}$ . The concentration of  $\text{Cu}(\text{OAc})_2 \cdot 2\text{H}_2\text{O}$  was  $1.0 \times 10^{-3}$  mol/L, and the concentration of  $\text{Cu}(\text{NO}_3)_2 \cdot 3\text{H}_2\text{O}$  was  $1.0 \times 10^{-3}$  mol/L. The concentration of  $\text{Cu}(\text{OAc})_2 \cdot 2\text{H}_2\text{O}$  was  $1.0 \times 10^{-3}$  mol/L, and the concentration of  $\text{Cu}(\text{NO}_3)_2 \cdot 3\text{H}_2\text{O}$  was  $1.0 \times 10^{-3}$  mol/L. The concentration of  $\text{Cu}(\text{OAc})_2 \cdot 2\text{H}_2\text{O}$  was  $1.0 \times 10^{-3}$  mol/L, and the concentration of  $\text{Cu}(\text{NO}_3)_2 \cdot 3\text{H}_2\text{O}$  was  $1.0 \times 10^{-3}$  mol/L.





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# ENDORSEMENT

This endorsement is issued to the policyholder named in the policy to which it is attached.  
 It is issued to the policyholder named in the policy to which it is attached.  
 Issued to the policyholder named in the policy to which it is attached.  
 By: KELLER & COMPANY, INC. (K&C) (K&C) (K&C)

## INSURANCE ENDORSEMENT

1. This endorsement is issued to the policyholder named in the policy to which it is attached.  
 2. The policyholder named in the policy to which it is attached is hereby notified that the policy to which it is attached is subject to the terms, conditions and exclusions of the policy to which it is attached.  
 3. Subject to the terms, conditions and exclusions of the policy to which it is attached, the policyholder named in the policy to which it is attached is hereby notified that the policy to which it is attached is subject to the terms, conditions and exclusions of the policy to which it is attached.  
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*Richard E. Johnson*  
 Authorized Representative of K&C  
 (Signature required in states where applicable)

ENDORSEMENT # 114

THIS POLICY IS SUBJECT TO THE FOLLOWING ENDORSEMENTS:

ENDORSEMENT # 114 - FLOOD DAMAGE

ENDORSEMENT # 115 - TROPICAL CYCLONE

BY ALLIED INSURANCE COMPANY, U.S.A.

FLOOD DAMAGE ENDORSEMENT

FLOOD

THIS POLICY IS SUBJECT TO THE FOLLOWING ENDORSEMENTS:

FLOOD DAMAGE

IF THE POLICY IS SUBJECT TO LOSS OR DAMAGE, SUBJECT TO  
A MINIMUM OF \$100,000 OF THE INSURANCE FOR THE PERIL OF FLOOD  
NAMED STORMS AND TROPICAL CYCLONES AS DECLARED BY THE NATIONAL WEATHER  
SERVICE TO BE A HURRICANE, TROPICAL CYCLONE OR TROPICAL  
STORM.



Authorized Representative OR  
Occurrence Signature (in states where applicable)

ENDORSEMENT # 114  
FLOOD DAMAGE



IN WITNESS WHEREOF

THIS INSTRUMENT HAS BEEN SIGNED AND DELIVERED BY ME

FOR THE PURPOSES OF THE ABOVE-ENTITLED INSTRUMENT

IN WITNESS WHEREOF, I HAVE HEREUNTO SIGNED

MY HAND AND SEAL OF OFFICE ON THE DAY AND DATE FIRST ABOVE WRITTEN

POINT-TO-POINT ENDORSEMENT  
 OF THE POLICY

THIS POLICY IS HEREBY ENDORSED BY THE ADDITIONAL COVERED POLICYHOLDER  
 (NAME OF ADDITIONAL COVERED POLICYHOLDER)

THE POLICY IS HEREBY ENDORSED TO COVER THE FOLLOWING: (NAME OF ADDITIONAL COVERED POLICYHOLDER)  
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*[Handwritten Signature]*

Authorized Representative OR  
 (If signature is not applicable)

Figure 1. Schematic representation of the experimental design. The subjects were divided into two groups: the control group (CG) and the experimental group (EG). The CG was divided into two subgroups: the control group (CG) and the control group (CG). The EG was divided into two subgroups: the experimental group (EG) and the experimental group (EG). The CG was divided into two subgroups: the control group (CG) and the control group (CG). The EG was divided into two subgroups: the experimental group (EG) and the experimental group (EG).

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Figure 1. Schematic representation of the experimental design. The subjects were divided into two groups: the control group (CG) and the experimental group (EG). The CG was divided into two subgroups: the control group (CG) and the control group (CG). The EG was divided into two subgroups: the experimental group (EG) and the experimental group (EG). The CG was divided into two subgroups: the control group (CG) and the control group (CG). The EG was divided into two subgroups: the experimental group (EG) and the experimental group (EG).

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$\frac{d}{dt} \left( \frac{\partial L}{\partial \dot{x}} \right) = \frac{\partial L}{\partial x}$

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK  
In re: [illegible]  
[illegible]  
[illegible]

*Richard E. [illegible]*

Authorized Representative OR  
[illegible] signature in states where applicable

ENDORSEMENT

This endorsement, when attached to the Flood Insurance Policy Form, shall be deemed to be part of the policy.

Form is part of the policy.

Issued to: [Name]

By: ALLIED VULNERABILITY SERVICES, INC.

FLOOD ENDORSEMENT

1. In consideration of the sum of \$100,000.00, the insured hereby agrees that the following conditions shall apply:

a. [Name]

b. [Name]

c. [Name]

d. [Name]

e. [Name]

f. [Name]

g. [Name]

h. [Name]

i. [Name]

j. [Name]

k. [Name]

Signature (in states where applicable)

THE FOLLOWING INFORMATION IS FOR YOUR INFORMATION:

This agreement is made between the undersigned and the undersigned.

Having a full understanding of the contents of this agreement.

Issued to the undersigned on the day of the month of the year.

By, the undersigned, in the presence of the undersigned.

THIS IS A LEGAL DOCUMENT. PLEASE READ IT CAREFULLY.

IT IS THE POLICY OF THE COMPANY TO PROVIDE EXCELLENCE.

The undersigned hereby agrees to the terms and conditions of the agreement, and to the fact that the undersigned is not a party to the agreement.

The undersigned hereby agrees to the terms and conditions of the agreement, and to the fact that the undersigned is not a party to the agreement.

The undersigned hereby agrees to the terms and conditions of the agreement, and to the fact that the undersigned is not a party to the agreement.

The undersigned hereby agrees to the terms and conditions of the agreement, and to the fact that the undersigned is not a party to the agreement.

The undersigned hereby agrees to the terms and conditions of the agreement, and to the fact that the undersigned is not a party to the agreement.

The undersigned hereby agrees to the terms and conditions of the agreement, and to the fact that the undersigned is not a party to the agreement.

The undersigned hereby agrees to the terms and conditions of the agreement, and to the fact that the undersigned is not a party to the agreement.



Authorized Representative OR  
Custodian (in states where applicable)

$$f(x) = \begin{cases} x^2 \sin \frac{1}{x} & x \neq 0 \\ 0 & x = 0 \end{cases}$$
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SECRET

NEW YORK, N.Y. (AP) — The Federal Reserve Board on Monday said it would raise the discount rate by 1/4 percent to 10 1/4 percent, the highest level since 1969. The move was part of a series of actions aimed at curbing inflation. The board also announced that it would increase the reserve requirements for banks holding deposits of more than \$100 million by 10 percent. The board said it was concerned about the rapid growth of the money supply and the potential for inflation. The discount rate increase was the first since 1969, and the reserve requirement increase was the first since 1964. The board said it would continue to monitor the economy and adjust its policy as needed.

*David L. Johnson*  
Authorized Representative GR  
No signature in states where applicable

ENCLOSURE # 10

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# ENCLOSURE # 10

12.2007

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## SCHEDULE

| Item | Description | Amount  | Amount  | Amount  |
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| 2    | 12.2007     | 12.2007 | 12.2007 | 12.2007 |
| 3    | 12.2007     | 12.2007 | 12.2007 | 12.2007 |
| 4    | 12.2007     | 12.2007 | 12.2007 | 12.2007 |
| 5    | 12.2007     | 12.2007 | 12.2007 | 12.2007 |
| 6    | 12.2007     | 12.2007 | 12.2007 | 12.2007 |
| 7    | 12.2007     | 12.2007 | 12.2007 | 12.2007 |
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| 10   | 12.2007     | 12.2007 | 12.2007 | 12.2007 |

## ENCLOSURE # 10

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1. The undersigned is a duly qualified and duly sworn member of the State Bar of Texas, and is duly qualified to practice law in the State of Texas.

2. The undersigned is a duly qualified and duly sworn member of the State Bar of Texas, and is duly qualified to practice law in the State of Texas.

3. The undersigned is a duly qualified and duly sworn member of the State Bar of Texas, and is duly qualified to practice law in the State of Texas.

4. The undersigned is a duly qualified and duly sworn member of the State Bar of Texas, and is duly qualified to practice law in the State of Texas.

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9. The undersigned is a duly qualified and duly sworn member of the State Bar of Texas, and is duly qualified to practice law in the State of Texas.

10. The undersigned is a duly qualified and duly sworn member of the State Bar of Texas, and is duly qualified to practice law in the State of Texas.

*Richard E. Johnson*

Authorized Representative OR  
Subsignatory (in states where applicable)





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EXHIBIT A

Exhibit A - [illegible]

Exhibit A - [illegible]

Exhibit A - [illegible]

Exhibit A - [illegible]

EXHIBIT B

Exhibit B - [illegible]

Exhibit B - [illegible]

Exhibit B - [illegible]

Exhibit B - [illegible]

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Exhibit B - [illegible]

Exhibit B - [illegible]

[Signature]

Authorized Representative OR  
Signature (In states where applicable)

FILE NO. 100-101000

Insurance Policy No. 100-101000

Policyholder: [Name]

Issued to: [Name]

Effective Date: [Date]

### PROPERTY DAMAGE COVERAGE DECLARATION

This policy covers property damage to the insured property, including but not limited to, fire, theft, and other perils. The insured hereby declares that the property is as described below:

PROPERTY DAMAGE COVERAGE  
 AS PER SCHEDULE  
 REAL & PERSONAL  
 PROPERTY

### DECLARATION OF INSURED (TIME ELEMENT)

1. The insured hereby declares that the property is as described below:
  - a. Real property, including but not limited to, land, buildings, and other structures.
  - b. Personal property, including but not limited to, furniture, fixtures, and other contents.
  - c. Other property, including but not limited to, vehicles, boats, and other items.
2. The insured hereby declares that the property is as described below:
  - a. Real property, including but not limited to, land, buildings, and other structures.
  - b. Personal property, including but not limited to, furniture, fixtures, and other contents.
  - c. Other property, including but not limited to, vehicles, boats, and other items.
3. The insured hereby declares that the property is as described below:
  - a. Real property, including but not limited to, land, buildings, and other structures.
  - b. Personal property, including but not limited to, furniture, fixtures, and other contents.
  - c. Other property, including but not limited to, vehicles, boats, and other items.
4. The insured hereby declares that the property is as described below:
  - a. Real property, including but not limited to, land, buildings, and other structures.
  - b. Personal property, including but not limited to, furniture, fixtures, and other contents.
  - c. Other property, including but not limited to, vehicles, boats, and other items.

[illegible]

Rev. E. Johnson

... ..





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1. *Chlorophyll a* and *Chlorophyll b* were determined by the method of Arar and Collins (1971) using a Shimadzu 1010 spectrophotometer. The concentration of chlorophylls was expressed in  $\mu\text{g mL}^{-1}$  of the sample.

1. *Chlorophyll a* (Chl *a*) and *Chlorophyll b* (Chl *b*) were determined using the method of Lichtenthaler and Whistler (1987). The total chlorophyll content was determined using the method of Arar and Cook (1987). The carotenoid content was determined using the method of Lichtenthaler and Whistler (1987). The total carotenoid content was determined using the method of Arar and Cook (1987). The total chlorophyll and carotenoid content were determined using the method of Arar and Cook (1987).

2.  $\frac{1}{2} \leq \frac{1}{2} \leq \frac{1}{2}$

Figure 1. The effect of the number of trials on the number of correct responses. The number of correct responses was significantly higher than the number of incorrect responses for all groups. The number of correct responses was significantly higher than the number of incorrect responses for all groups. The number of correct responses was significantly higher than the number of incorrect responses for all groups.

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AIG's Other Reputation

Washingtonpost.com

## AIG's Other Reputation

Some Customers Say the Insurance Giant Is Too Reluctant to Pay Up

By Dean Starkman  
Washington Post Staff Writer  
Sunday, August 24, 2008, 1:01

When his pickup truck developed engine trouble a few years ago, Anthony A. Stankus filed a claim under an auto warranty he had bought from a unit of insurance giant American International Group Inc.

Soon the Phoenix consultant got his answer. Claim denied.

Most policyholders would have let it at that. But Stankus sued -- and won a rare look at the internal claims-handling practices at the world's largest insurance company.

As it turns out, AIG was losing more than \$210 million on auto-warranty claims, provoking the ire of the company's longtime chairman and chief executive, Maurice R. "Hank" Greenberg, according to court documents. As a result, in mid-1999, a newly installed team at AIG's auto-warranty division began to reject thousands of claims -- including half of the claims that its own contractor, a claims-handling company, recommended be paid, according to court papers. Stankus's claim was among them.

Any modification to a car could be used as a reason to reject, Richard John Jr., a former senior vice president of the claims-handling company, Mechanical Breakdown Administrators Inc., of Scottsdale, Ariz., testified -- even installing manufacturer-approved new tires or, in Stankus's case, a trailer hitch. When John protested, he said an AIG official told him, "We are losing N number of million dollars a year on these programs, and we've got to do something."

AIG has declined to discuss individual lawsuits. But Charles R. Schader, AIG's senior vice president for claims, said the company never denies claims to boost profitability. He said that -- allowing for an occasional mistake -- AIG pays legitimate claims promptly and gets few complaints.

"If we didn't pay claims, including the large ones, we'd be out of business," Schader said.

These days AIG is on the defensive. New York Attorney General Eliot L. Spitzer has accused the New York insurance behemoth, Greenberg and another top former official of engaging in a "pattern of fraud" against investors and regulators since at least the 1980s, concocting sham transactions to falsely boost reserves, hiding control of offshore insurance companies, disguising underwriting losses as investment losses and more.

Federal prosecutors, meanwhile, are probing whether AIG and other insurers misused a specialized financial product that makes public companies' books look better -- all to fool investors.

But the loudest complaints about AIG over the years have come not from investors but from AIG customers. Consumer advocates, former customers and their lawyers gripe that AIG has routinely flouted its obligations under state insurance laws to pay legitimate claims promptly and has abused the legal system in fights with customers who sue.

Metro-Goldwyn-Mayer Studios Inc., for instance, accused an AIG unit of "pulling the rug" out from under a policy to defend the studio against lawsuits on the eve of a critical trial over ownership of the James Bond movie franchise. The two sides settled at the end of 2002 after a California state court judge found that the AIG unit had wrongfully dropped the coverage.

## AI's Other Reputation

Magette R. Anderson, a New York policyholders' lawyer and longtime AIG nemesis, says the company's business strategy is simpler: "Just say no."

Surprisingly little information is available about claims-handling in the \$1.5 trillion property and casualty insurance industry. Under a patchwork system of state regulation, companies are not required to disclose how frequently they deny claims, the reasons for doing so or how often they are sued by customers for failing to pay legitimate claims promptly.

Certainly, AIG isn't the only target of insurance industry critics, who say problems in claims handling are increasing generally. They point to cases in which courts have found that insurers committed systemic claims-handling abuses or used improper legal tactics to grind down customers who sue.

Last year, the U.S. Court of Appeals for the 9th Circuit in San Francisco upheld a federal magistrate who wrote that UnumProvident Corp. had implemented a "company-wide scheme to terminate expensive disability claims to increase profits." The trial judge in the case, U.S. Magistrate Judge James Larson, in a 2002 ruling cited evidence that, beginning in the mid-1990s, the Chattanooga, Tenn., benefits insurer convened "roundtable" meetings, usually held after hours, to target expensive claims for termination, with each executive bringing a "Top 10" list based on the size of the payout.

The judge found that the company impeded Joan Hangarter, a Marin County, Calif., chiropractor, in the pursuit of her claims through, among other things, a document-shredding program. The ruling upheld \$5 million in punitive damages awarded to her.

A UnumProvident spokeswoman said the company strongly disagrees with the courts' ruling and denies wrongfully turning down the claim, as well as the existence of improper "roundtable" meetings, a shredding program or systemic problems, generally. She pointed to an examination report on the company's claims-handling practices overseen by the insurance commissioners of Massachusetts, Maine and Tennessee that found only "areas of concern," but no violations of law or claims regulations.

Also last year, the California Supreme Court upheld an \$8.5 million award, including \$5 million in punitive damages, against Allstate Insurance Co., finding that the Northbrook, Ill., company "exploited its knowledge" of a couple's "perilous financial condition" to drag out a homeowner's claim and force a settlement. The court said the trial turned up evidence that Allstate's offer of \$7,000 for the house's contents -- the couple had claimed \$45,000 -- "conformed to a standard amount it used to minimize its payouts in similar cases."

An Allstate spokesman said the company was "disappointed" with that verdict. "We're focused on delivering a superior customer experience," he said, adding that the company is obligated to investigate some claims to keep costs down for other policyholders.

Robert Hartwig, chief economist for the Insurance Information Institute, a Washington trade group, strongly disagrees that disputes between insureds and insurers are growing and says the industry is no more at odds with customers than are other industries. Hartwig said U.S. insurers sometimes fight policyholders because an increasingly sophisticated plaintiffs' bar has worked to broaden coverage of asbestos, mold, pollution and other liabilities in ways never contemplated by insurers. Unforeseen liabilities -- and lenient claims handling -- have sunk dozens of insurers in recent years, including Kemper, Reliance and other familiar names, industry defenders say.

But AIG has long stood out. Five times as large as its nearest competitor, it is also the industry's most successful and influential company. AIG shares have returned a stunning 4,800 percent over the past three decades, far better than its peers and five times better than the Dow Jones Industrial average. Its many innovations -- from new products to claims handling -- have been widely imitated, insurance brokers and competitors say.

## ACG's Other Reputation

The company's unique and admittedly hard-nosed culture is a legacy of Greenberg, who took over as chief executive in 1967 and was famous for stressing discipline in underwriting -- the ability to collect more in premiums than is paid in claims -- while other insurers relied on investments. "If you don't make a profit in your basic business, which is underwriting, you won't make a profit for very long," Greenberg said in a 1992 *Crai's Business Insurance* article.

Unlike the rest of the industry, AIG has turned an underwriting profit nearly every year during the past 25 years and in 2003 posted its best-ever performance, paying out only 92.43 cents in claims and expenses for every \$1 in premiums, or below the industry average of 99, the industry's lowest mark in years.

Greenberg recently resigned under pressure from state and federal probes of the company's accounting practices. A spokesman for Greenberg's lawyers declined to comment.

AIG officials point out that the company's underwriting record has come from its lower operating expenses, not claims, which, they note, are sometimes near or even above industry averages.

Litigation over the years has offered glimpses into the company's tightfisted culture. In a 2001 affidavit, a former claims supervisor in AIG's San Francisco office alleged in an employment case that beginning in 1983 or 1984, AIG adopted what employees called a "slow-pay" system for claims.

Robert Cook, a supervisor from 1978 to 1985, said that under an AIG "check-retention policy," checks owed insureds, lenders and others were simply locked in a safe until payees complained. Cook said AIG created an internal form to keep track of complaints. Even then, Cook said, he had to cajole the regional manager, Robert C. Davidson, with special "buzzwords" to convey the urgency of the complaint.

Other slow-pay techniques, Cook said, using second-class mail, writing checks for West Coast claimants on East Coast banks and making executives rewrite reports "again and again for no reason." Cook died in 2005. The employment case was settled. Davidson, in a brief interview, said the policy "came from New York, and all we did was implement it, even though we didn't appreciate it." He declined to comment further.

In part, AIG's reputation comes from its massive size and its unique business model -- taking on the most complex risks in the most far-flung parts of the globe. It insures theme parks, liquor makers, contractors in Iraq, industrial companies with big pollution exposure, even executives at risk of kidnapping.

Schader says AIG's reputation of being tough on policyholders' claims is unwarranted. He says AIG over the years has bulked up its claims-handling expertise and now has fewer disputes with customers, not more, and that only a handful -- far less than one-tenth of 1 percent -- of the 800,000 claims now pending against the company involve actual bad-faith suits brought by customers.

And the number of policyholder lawsuits against the company is dwarfed, AIG says, by thousands of examples of exceptional claims-handling service it performs. In one instance, when an iron beam fell from a crane at a Sacramento construction site three years ago, seriously injuring a worker, the crane's owner, Maxim Crane Works L.P., turned to AIG, which last year paid out \$12.5 million under an excess-casualty policy. "They wrote the check and were very good about it," said Ron Marmo, a vice president with the Bridgeville, Pa., crane-rental company.

Claims that do end in litigation, though, are often hard-fought. AIG's policyholders routinely wage years-long court fights to learn how the insurer handled similar claims and to obtain seemingly mundane claims documents, such as company training manuals for claims handlers.

This spring a federal judge in Indianapolis issued a rare sanctions order against an AIG unit for unfairly blocking discovery in a case brought by a manufacturer whose environmental claim was denied. U.S. District Judge Richard

## AIG's Other Reputation

Young wrote that the insurer's lawyers made "unwarranted" objections and gave instructions not to answer 559 times during the 284-page deposition of an AIG unit executive.

Most of AIG's squabbles with customers are settled and the terms kept secret. That also happened two years ago when RSR Corp., a Dallas smelting company, settled an environmental claim with an AIG unit and other insurers. "It took 15 years," says William Brewer, a Dallas lawyer for RSR. "They're shameless."

But in 2000, a case did go to trial, and a federal court jury in Hartford awarded corporate giant United Technologies Inc. \$16 million in punitive damages, later reduced to \$13 million, against an AIG unit, finding it had handled another environmental claim in bad faith.

In a decision upholding the award, U.S. District Judge Janet Bond Arterton wrote that the AIG unit had "shunted" U.T.'s claims into "limbo," a "netherworld of non-processing," and simply didn't respond for years, asking for more and more information while it "investigated" the claim. When U.T. finally sued for an answer, the claim was denied.

The "obvious" motive was to hold onto the money as long as possible, she wrote. "Delay ... would naturally result in defendant's retaining control over huge sums with the resulting investment-profit benefit," she wrote.

AIG's Schader points out, "We have 10,000 people handling claims. Are there cases where people go over the line? People make mistakes." He added, "It's our objective to have very, very few of those."

*Staff researcher Richard Dwyer contributed to this report.*

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**Buchanan Ingersoll & Rooney PC**  
Employers • Government Contractors • Professionals

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June 23, 2008

**VIA FACSIMILE & FIRST CLASS MAIL**

Mr. Matthew Herrington  
Stepico & Johnson LLP  
1530 Connecticut Ave. NW  
Washington, DC 20006  
Tel: 202-429-8614  
Fax: 202-261-0877

Re: Wynn v. Lexington Insurance and Alard World Company, L.S., Inc.

Dear Mr. Herrington:

As you know, we represent Plaintiffs in the above-referenced action. To date, defendants in the above-referenced action have paid \$810,866.70 to the insured out of a claim in excess of \$3,000,000.00.

On behalf of the insureds, the Plaintiffs in the in the above-referenced action, we demand that the insurer, the Defendants in the above-referenced action, immediately itemize the payments made to date with a reasonable explanation of those payments. We further demand that Defendants immediately explain which portion of the claim has been denied or disclaimed by Defendants and the basis for such determination.

We would request that Defendants specify the dollar amount of the payments that were allocated to loss and costs relating to each of the following:

1. Initial Remediation;
2. Preliminary Demolition;
3. Final Demolition;
4. Slab Repair Floor Leveling Compound;
5. Stone Window Sills and Vanity Tops;
6. Metal Studwork and, Rough Blocking and Framing;
7. Wood Trims and Baseboard;
8. Custom Cabinetry Casework Ceiling Millwork;
9. Doors and Associated Hardware;
10. Drywall and Skim Coating;
11. Painting;

Matthew Herington, Esq.

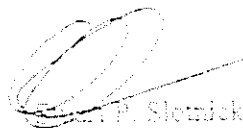
June 23, 2008

Page 2 -

12. Wall coverings and Blinds;
13. Carpeting;
14. Stone Floor Tiles;
15. Hardwood Flooring;
16. Specialties (i.e. bath accessories, shelves, closets and mirrors);
17. Plumbing;
18. Heating, Ventilating and Air Conditioning Ductwork, Registers, Insulation and Cleaning;
19. Lighting;
20. Electrical Distribution and Devices;
21. Smart House System, Audio-visual and related Components;
22. Professional Design Fees; and
23. Supervision and Contractor's General Requirements, Overhead and Profit.

We look forward to the insurer's prompt response.

Sincerely,



Barry J. Slotnick, Esq.

cc Barry J. Slotnick, Esq.



**Buchanan Ingersoll & Rooney PC**  
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August 8, 2008

VIA EMAIL, FACSIMILE & FIRST CLASS MAIL

Mr. Christopher J. Marino, Esq.  
Stepwe & Johnson LLP  
750 Seventh Avenue  
New York, New York 10019  
Fax: (212) 516-1950

Re: *Hypoc et al. v. Lexington Insurance Co., et al. d/b/a World Insurance Co.*  
(US) Inc., 07 CV 7604 (NRB)(SHD)

Dear Mr. Marino:

We represent Plaintiffs in the above-referenced action. We are in receipt of Defendants' letter dated July 16, 2008 in response to our demands for, *inter alia*, a detailed itemization and explanation of payments made (and not made) to date, as well as explanations of portions of Plaintiffs' claims that were denied. By and large, Defendants' enclosures, annexed to your letter, of past submissions of general and unspecified adjustments and proposed payment amounts lacked itemization and explanation of the insurers' payments or significant lack thereof. We do note that the explanation of payment of \$602,001.10 in Fred Midlin's July 15, 2007 letter consisted of \$592,786.75 for "[c]arpet and wall coverings supplemental," which leaves only a few hundred thousand dollars of the total amount paid on the claim to date to be allocated to the massive demolition, renovation and replacement of items destroyed during and after the flood. For the reasons set forth below, Defendants' response, which failed to provide any new information, is demonstrative of the insurers' continued bad-faith, is wholly unsatisfactory and unresponsive and fails to comply with 11 N.Y.C.R.R. §216 et seq., Insurance Law §2601 as well as the insurers' general obligations to their insured. Accordingly, we hereby reiterate our demands for information as specifically outlined in our letter of June 23, 2008.

Although Defendants' Enclosure 1, containing a spreadsheet of early proposed adjustments provides some level of itemization with adjuster's comments, such information, as Defendants are fully aware, was limited only to the initial remedial work performed by Tishman Construction. Further, the adjusters' comments were sparse, if not entirely lacking, thereby providing no reasonable explanation of why specified costs as listed in the column entitled "Description" of the spreadsheet were not covered by Defendants.

Christopher J. Manna, Esq.  
August 6, 2008  
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Defendants' Enclosures 2 and 3 are altogether unresponsive to the demands set forth in Plaintiffs' June 23, 2008 letter. The attachment of unexecuted and executed Proofs of Loss Statements for \$208,665.61, provide only a lump sum amount, and certainly do not contain any information or explanation on how the lump sum was specifically allocated. Nor does the revised "Statement of Loss" annexed to Enclosure 2, provide any itemization of payments and corresponding explanations.

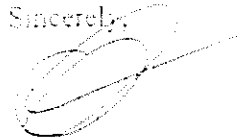
Likewise, Defendants' Enclosure 4 is largely unresponsive to Plaintiffs' demands. For example, while the Enclosure provides that an additional \$592,736.73 was allocated toward "matching carpet and wall coverings," there remains no itemization and explanation of any remaining costs. Furthermore, you attached a "Statement of Loss" that indicates that no payment at all was made in connection with \$2,624,709.23, the total amount "submitted" for "[v]arious other personal property building items," and absolutely no explanation was provided detailing the denial of this amount. The insurer's explanation that the "insurers feel no payment is warranted under the terms of their insurance policies as a result of the water damage loss on any other items" is grossly deficient and fails to even attempt explain to the insured why his claims are rejected after payment of substantial premiums.

In light of Defendants' deficient response, Plaintiffs repeat and reiterate their demands for an immediate itemization of payments made to date and a reasonable explanation of those payments, along with an explanation of each portion of the claim that has been denied or disclaimed. Plaintiffs refer Defendants to the list of items provided in Plaintiffs' June 23, 2008 letter regarding the requested breakdown of costs. Moreover, in an attempt to further assist Defendants in this process, Plaintiffs have annexed hereto a spreadsheet of line items for which Plaintiffs demand that Defendants provide an explanation of which line-items have been paid, partially paid or denied -- and an explanation for partial payment or non-payment.

Your failure to comply with the insured's request is yet another example of the insurer's bad-faith and will result in the insured incurring additional unnecessary legal fees.

We look forward to your cooperation and prompt response to these matters.

Sincerely,



Stuart P. Slotnick, Esq.

Enclosure

cc: Barry J. Slotnick, Esq.

[illegible]

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| 241 | 242 | 243 | 244 | 245 | 246 | 247 | 248 | 249 | 250 | 251 | 252 | 253 | 254 | 255 | 256 | 257 | 258 | 259 | 260 | 261 | 262 | 263 | 264 | 265 | 266 | 267 | 268 | 269 | 270 | 271 | 272 | 273 | 274 | 275 | 276 | 277 | 278 | 279 | 280 | 281 | 282 | 283 | 284 | 285 | 286 | 287 | 288 | 289 | 290 | 291 | 292 | 293 | 294 | 295 | 296 | 297 | 298 | 299 | 300 | 301 | 302 | 303 | 304 | 305 | 306 | 307 | 308 | 309 | 310 | 311 | 312 | 313 | 314 | 315 | 316 | 317 | 318 | 319 | 320 | 321 | 322 | 323 | 324 | 325 | 326 | 327 | 328 | 329 | 330 | 331 | 332 | 333 | 334 | 335 | 336 | 337 | 338 | 339 | 340 | 341 | 342 | 343 | 344 | 345 | 346 | 347 | 348 | 349 | 350 | 351 | 352 | 353 | 354 | 355 | 356 | 357 | 358 | 359 | 360 | 361 | 362 | 363 | 364 | 365 | 366 | 367 | 368 | 369 | 370 | 371 | 372 | 373 | 374 | 375 | 376 | 377 | 378 | 379 | 380 | 381 | 382 | 383 | 384 | 385 | 386 | 387 | 388 | 389 | 390 | 391 | 392 | 393 | 394 | 395 | 396 | 397 | 398 | 399 | 400 | 401 | 402 | 403 | 404 | 405 | 406 | 407 | 408 | 409 | 410 | 411 | 412 | 413 | 414 | 415 | 416 | 417 | 418 | 419 | 420 | 421 | 422 | 423 | 424 | 425 | 426 | 427 | 428 | 429 | 430 | 431 | 432 | 433 | 434 | 435 | 436 | 437 | 438 | 439 | 440 | 441 | 442 | 443 | 444 | 445 | 446 | 447 | 448 | 449 | 450 | 451 | 452 | 453 | 454 | 455 | 456 | 457 | 458 | 459 | 460 | 461 | 462 | 463 | 464 | 465 | 466 | 467 | 468 | 469 | 470 | 471 | 472 | 473 | 474 | 475 | 476 | 477 | 478 | 479 | 480 | 481 | 482 | 483 | 484 | 485 | 486 | 487 | 488 | 489 | 490 | 491 | 492 | 493 | 494 | 495 | 496 | 497 | 498 | 499 | 500 | 501 | 502 | 503 | 504 | 505 | 506 | 507 | 508 | 509 | 510 | 511 | 512 | 513 | 514 | 515 | 516 | 517 | 518 | 519 | 520 | 521 | 522 | 523 | 524 | 525 | 526 | 527 | 528 | 529 | 530 | 531 | 532 | 533 | 534 | 535 | 536 | 537 | 538 | 539 | 540 | 541 | 542 | 543 | 544 | 545 | 546 | 547 | 548 | 549 | 550 | 551 | 552 | 553 | 554 | 555 | 556 | 557 | 558 | 559 | 560 | 561 | 562 | 563 | 564 | 565 | 566 | 567 | 568 | 569 | 570 | 571 | 572 | 573 | 574 | 575 | 576 | 577 | 578 | 579 | 580 | 581 | 582 | 583 | 584 | 585 | 586 | 587 | 588 | 589 | 590 | 591 | 592 | 593 | 594 | 595 | 596 | 597 | 598 | 599 | 600 | 601 | 602 | 603 | 604 | 605 | 606 | 607 | 608 | 609 | 610 | 611 | 612 | 613 | 614 | 615 | 616 | 617 | 618 | 619 | 620 | 621 | 622 | 623 | 624 | 625 | 626 | 627 | 628 | 629 | 630 | 631 | 632 | 633 | 634 | 635 | 636 | 637 | 638 | 639 | 640 | 641 | 642 | 643 | 644 | 645 | 646 | 647 | 648 | 649 | 650 | 651 | 652 | 653 | 654 | 655 | 656 | 657 | 658 | 659 | 660 | 661 | 662 | 663 | 664 | 665 | 666 | 667 | 668 | 669 | 670 | 671 | 672 | 673 | 674 | 675 | 676 | 677 | 678 | 679 | 680 | 681 | 682 | 683 | 684 | 685 | 686 | 687 | 688 | 689 | 690 | 691 | 692 | 693 | 694 | 695 | 696 | 697 | 698 | 699 | 700 | 701 | 702 | 703 | 704 | 705 | 706 | 707 | 708 | 709 | 710 | 711 | 712 | 713 | 714 | 715 | 716 | 717 | 718 | 719 | 720 | 721 | 722 | 723 | 724 | 725 | 726 | 727 | 728 | 729 | 730 | 731 | 732 | 733 | 734 | 735 | 736 | 737 | 738 | 739 | 740 | 741 | 742 | 743 | 744 | 745 | 746 | 747 | 748 | 749 | 750 | 751 | 752 | 753 | 754 | 755 | 756 | 757 | 758 | 759 | 760 | 761 | 762 | 763 | 764 | 765 | 766 | 767 | 768 | 769 | 770 | 771 | 772 | 773 | 774 | 775 | 776 | 777 | 778 | 779 | 780 | 781 | 782 | 783 | 784 | 785 | 786 | 787 | 788 | 789 | 790 | 791 | 792 | 793 | 794 | 795 | 796 | 797 | 798 | 799 | 800 | 801 | 802 | 803 | 804 | 805 | 806 | 807 | 808 | 809 | 810 | 811 | 812 | 813 | 814 | 815 | 816 | 817 | 818 | 819 | 820 | 821 | 822 | 823 | 824 | 825 | 826 | 827 | 828 | 829 | 830 | 831 | 832 | 833 | 834 | 835 | 836 | 837 | 838 | 839 | 840 | 841 | 842 | 843 | 844 | 845 | 846 | 847 | 848 | 849 | 850 | 851 | 852 | 853 | 854 | 855 | 856 | 857 | 858 | 859 | 860 | 861 | 862 | 863 | 864 | 865 | 866 | 867 | 868 | 869 | 870 | 871 | 872 | 873 | 874 | 875 | 876 | 877 | 878 | 879 | 880 | 881 | 882 | 883 | 884 | 885 | 886 | 887 | 888 | 889 | 890 | 891 | 892 | 893 | 894 | 895 | 896 | 897 | 898 | 899 | 900 | 901 | 902 | 903 | 904 | 905 | 906 | 907 | 908 | 909 | 910 | 911 | 912 | 913 | 914 | 915 | 916 | 917 | 918 | 919 | 920 | 921 | 922 | 923 | 924 | 925 | 926 | 927 | 928 | 929 | 930 | 931 | 932 | 933 | 934 | 935 | 936 | 937 | 938 | 939 | 940 | 941 | 942 | 943 | 944 | 945 | 946 | 947 | 948 | 949 | 950 | 951 | 952 | 953 | 954 | 955 | 956 | 957 | 958 | 959 | 960 | 961 | 962 | 963 | 964 | 965 | 966 | 967 | 968 | 969 | 970 | 971 | 972 | 973 | 974 | 975 | 976 | 977 | 978 | 979 | 980 | 981 | 982 | 983 | 984 | 985 | 986 | 987 | 988 | 989 | 990 | 991 | 992 | 993 | 994 | 995 | 996 | 997 | 998 | 999 | 1000 |
| 241 | 242 | 243 | 244 | 245 | 246 | 247 | 248 | 249 | 250 | 251 | 252 | 253 | 254 | 255 | 256 | 257 | 258 | 259 | 260 | 261 | 262 | 263 | 264 | 265 | 266 | 267 | 268 | 269 | 270 | 271 | 272 | 273 | 274 | 275 | 276 | 277 | 278 | 279 | 280 | 281 | 282 | 283 | 284 | 285 | 286 | 287 | 288 | 289 | 290 | 291 | 292 | 293 | 294 | 295 | 296 | 297 | 298 | 299 | 300 | 301 | 302 | 303 | 304 | 305 | 306 | 307 | 308 | 309 | 310 | 311 | 312 | 313 | 314 | 315 | 316 | 317 | 318 | 319 | 320 | 321 | 322 | 323 | 324 | 325 | 326 | 327 | 328 | 329 | 330 | 331 | 332 | 333 | 334 | 335 | 336 | 337 | 338 | 339 | 340 | 341 | 342 | 343 | 344 | 345 | 346 | 347 | 348 | 349 | 350 | 351 | 352 | 353 | 354 | 355 | 356 | 357 | 358 | 359 | 360 | 361 | 362 | 363 | 364 | 365 | 366 | 367 | 368 | 369 | 370 | 371 | 372 | 373 | 374 | 375 | 376 | 377 | 378 | 379 | 380 | 381 | 382 | 383 | 384 | 385 | 386 | 387 | 388 | 389 | 390 | 391 | 392 | 393 | 394 | 395 | 396 | 397 | 398 | 399 | 400 | 401 | 402 | 403 | 404 | 405 | 406 | 407 | 408 | 409 | 410 | 411 | 412 | 413 | 414 | 415 | 416 | 417 | 418 | 419 | 420 | 421 | 422 | 423 | 424 | 425 | 426 | 427 | 428 | 429 | 430 | 431 | 432 | 433 | 434 | 435 | 436 | 437 | 438 | 439 | 440 | 441 | 442 | 443 | 444 | 445 | 446 | 447 | 448 | 449 | 450 | 451 | 452 | 453 | 454 | 455 | 456 | 457 | 458 | 459 | 460 | 461 | 462 | 463 | 464 | 465 | 466 | 467 | 468 | 469 | 470 | 471 | 472 | 473 | 474 | 475 | 476 | 477 | 478 | 479 | 480 | 481 | 482 | 483 | 484 | 485 | 486 | 487 | 488 | 489 | 490 | 491 | 492 | 493 | 494 | 495 | 496 | 497 | 498 | 499 | 500 | 501 | 502 | 503 | 504 | 505 | 506 | 507 | 508 | 509 | 510 | 511 | 512 | 513 | 514 | 515 | 516 | 517 | 518 | 519 | 520 | 521 | 522 | 523 | 524 | 525 | 526 | 527 | 528 | 529 | 530 | 531 | 532 | 533 | 534 | 535 | 536 | 537 | 538 | 539 | 540 | 541 | 542 | 543 | 544 | 545 | 546 | 547 | 548 | 549 | 550 | 551 | 552 | 553 | 554 | 555 | 556 | 557 | 558 | 559 | 560 | 561 | 562 | 563 | 564 | 565 | 566 | 567 | 568 | 569 | 570 | 571 | 572 | 573 | 574 | 575 | 576 | 577 | 578 | 579 | 580 | 581 | 582 | 583 | 584 | 585 | 586 | 587 | 588 | 589 | 590 | 591 | 592 | 593 | 594 | 595 | 596 | 597 | 598 | 599 | 600 | 601 | 602 | 603 | 604 | 605 | 606 | 607 | 608 | 609 | 610 | 611 | 612 | 613 | 614 | 615 | 616 | 617 | 618 | 619 | 620 | 621 | 622 | 623 | 624 | 625 | 626 | 627 | 628 | 629 | 630 | 631 | 632 | 633 | 634 | 635 | 636 | 637 | 638 | 639 | 640 | 641 | 642 | 643 | 644 | 645 | 646 | 647 | 648 | 649 | 650 | 651 | 652 | 653 | 654 | 655 | 656 | 657 | 658 | 659 | 660 | 661 | 662 | 663 | 664 | 665 | 666 | 667 | 668 | 669 | 670 | 671 | 672 | 673 | 674 | 675 | 676 | 677 | 678 | 679 | 680 | 681 | 682 | 683 | 684 | 685 | 686 | 687 | 688 | 689 | 690 | 691 | 692 | 693 | 694 | 695 | 696 | 697 | 698 | 699 | 700 | 701 | 702 | 703 | 704 | 705 | 706 | 707 | 708 | 709 | 710 | 711 | 712 | 713 | 714 | 715 | 716 | 717 | 718 | 719 | 720 | 721 | 722 | 723 | 724 | 725 | 726 | 727 | 728 | 729 | 730 | 731 | 732 | 733 | 734 | 735 | 736 | 737 | 738 | 739 | 740 | 741 | 742 | 743 | 744 | 745 | 746 | 747 | 748 | 749 | 750 | 751 | 752 | 753 | 754 | 755 | 756 | 757 | 758 | 759 | 760 | 761 | 762 | 763 | 764 | 765 | 766 | 767 | 768 | 769 | 770 | 771 | 772 | 773 | 774 | 775 | 776 | 777 | 778 | 779 | 780 | 781 | 782 | 783 | 784 | 785 | 786 | 787 | 788 | 789 | 790 | 791 | 792 | 793 | 794 | 795 | 796 | 797 | 798 | 799 | 800 | 801 | 802 | 803 | 804 | 805 | 806 | 807 | 808 | 809 | 810 | 811 | 812 | 813 | 814 | 815 | 816 | 817 | 818 | 819 | 820 | 821 | 822 | 823 | 824 | 825 | 826 | 827 | 828 | 829 | 830 | 831 | 832 | 833 | 834 | 835 | 836 | 837 | 838 | 839 | 840 | 841 | 842 | 843 | 844 | 845 | 846 | 847 | 848 | 849 | 850 | 851 | 852 | 853 | 854 | 855 | 856 | 857 | 858 | 859 | 860 | 861 | 862 | 863 | 864 | 865 | 866 | 867 | 868 | 869 | 870 | 871 | 872 | 873 | 874 | 875 | 876 | 877 | 878 | 879 | 880 | 881 | 882 | 883 | 884 | 885 | 886 | 887 | 888 | 889 | 890 | 891 | 892 | 893 | 894 | 895 | 896 | 897 | 898 | 899 | 900 | 901 | 902 | 903 | 904 | 905 | 906 | 907 | 908 | 909 | 910 | 911 | 912 | 913 | 914 | 915 | 916 | 917 | 918 | 919 | 920 | 921 | 922 | 923 | 924 | 925 | 926 | 927 | 928 | 929 | 930 | 931 | 932 | 933 | 934 | 935 | 936 | 937 | 938 | 939 | 940 | 941 | 942 | 943 | 944 | 945 | 946 | 947 | 948 | 949 | 950 | 951 | 952 | 953 | 954 | 955 | 956 | 957 | 958 | 959 | 960 | 961 | 962 | 963 | 964 | 965 | 966 | 967 | 968 | 969 | 970 | 971 | 972 | 973 | 974 | 975 | 976 | 977 | 978 | 979 | 980 | 981 | 982 | 983 | 984 | 985 | 986 | 987 | 988 | 989 | 990 | 991 | 992 | 993 | 994 | 995 | 996 | 997 | 998 | 999 | 1000 |
| 241 | 242 | 243 | 244 | 245 | 246 | 247 | 248 | 249 | 250 | 251 | 252 | 253 | 254 | 255 | 256 | 257 | 258 | 259 | 260 | 261 | 262 | 263 | 264 | 265 | 266 |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |      |

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 88 | 89 | 90 | 91 | 92 | 93 | 94 | 95 | 96 | 97 | 98 | 99 | 100 | 101 | 102 | 103 | 104 | 105 | 106 | 107 | 108 | 109 | 110 | 111 | 112 | 113 | 114 | 115 | 116 | 117 | 118 | 119 | 120 | 121 | 122 | 123 | 124 | 125 | 126 | 127 | 128 | 129 | 130 | 131 | 132 | 133 | 134 | 135 | 136 | 137 | 138 | 139 | 140 | 141 | 142 | 143 | 144 | 145 | 146 | 147 | 148 | 149 | 150 | 151 | 152 | 153 | 154 | 155 | 156 | 157 | 158 | 159 | 160 | 161 | 162 | 163 | 164 | 165 | 166 | 167 | 168 | 169 | 170 | 171 | 172 | 173 | 174 | 175 | 176 | 177 | 178 | 179 | 180 | 181 | 182 | 183 | 184 | 185 | 186 | 187 | 188 | 189 | 190 | 191 | 192 | 193 | 194 | 195 | 196 | 197 | 198 | 199 | 200 | 201 | 202 | 203 | 204 | 205 | 206 | 207 | 208 | 209 | 210 | 211 | 212 | 213 | 214 | 215 | 216 | 217 | 218 | 219 | 220 | 221 | 222 | 223 | 224 | 225 | 226 | 227 | 228 | 229 | 230 | 231 | 232 | 233 | 234 | 235 | 236 | 237 | 238 | 239 | 240 | 241 | 242 | 243 | 244 | 245 | 246 | 247 | 248 | 249 | 250 | 251 | 252 | 253 | 254 | 255 | 256 | 257 | 258 | 259 | 260 | 261 | 262 | 263 | 264 | 265 | 266 | 267 | 268 | 269 | 270 | 271 | 272 | 273 | 274 | 275 | 276 | 277 | 278 | 279 | 280 | 281 | 282 | 283 | 284 | 285 | 286 | 287 | 288 | 289 | 290 | 291 | 292 | 293 | 294 | 295 | 296 | 297 | 298 | 299 | 300 | 301 | 302 | 303 | 304 | 305 | 306 | 307 | 308 | 309 | 310 | 311 | 312 | 313 | 314 | 315 | 316 | 317 | 318 | 319 | 320 | 321 | 322 | 323 | 324 | 325 | 326 | 327 | 328 | 329 | 330 | 331 | 332 | 333 | 334 | 335 | 336 | 337 | 338 | 339 | 340 | 341 | 342 | 343 | 344 | 345 | 346 | 347 | 348 | 349 | 350 | 351 | 352 | 353 | 354 | 355 | 356 | 357 | 358 | 359 | 360 | 361 | 362 | 363 | 364 | 365 | 366 | 367 | 368 | 369 | 370 | 371 | 372 | 373 | 374 | 375 | 376 | 377 | 378 | 379 | 380 | 381 | 382 | 383 | 384 | 385 | 386 | 387 | 388 | 389 | 390 | 391 | 392 | 393 | 394 | 395 | 396 | 397 | 398 | 399 | 400 | 401 | 402 | 403 | 404 | 405 | 406 | 407 | 408 | 409 | 410 | 411 | 412 | 413 | 414 | 415 | 416 | 417 | 418 | 419 | 420 | 421 | 422 | 423 | 424 | 425 | 426 | 427 | 428 | 429 | 430 | 431 | 432 | 433 | 434 | 435 | 436 | 437 | 438 | 439 | 440 | 441 | 442 | 443 | 444 | 445 | 446 | 447 | 448 | 449 | 450 | 451 | 452 | 453 | 454 | 455 | 456 | 457 | 458 | 459 | 460 | 461 | 462 | 463 | 464 | 465 | 466 | 467 | 468 | 469 | 470 | 471 | 472 | 473 | 474 | 475 | 476 | 477 | 478 | 479 | 480 | 481 | 482 | 483 | 484 | 485 | 486 | 487 | 488 | 489 | 490 | 491 | 492 | 493 | 494 | 495 | 496 | 497 | 498 | 499 | 500 | 501 | 502 | 503 | 504 | 505 | 506 | 507 | 508 | 509 | 510 | 511 | 512 | 513 | 514 | 515 | 516 | 517 | 518 | 519 | 520 | 521 | 522 | 523 | 524 | 525 | 526 | 527 | 528 | 529 | 530 | 531 | 532 | 533 | 534 | 535 | 536 | 537 | 538 | 539 | 540 | 541 | 542 | 543 | 544 | 545 | 546 | 547 | 548 | 549 | 550 | 551 | 552 | 553 | 554 | 555 | 556 | 557 | 558 | 559 | 560 | 561 | 562 | 563 | 564 | 565 | 566 | 567 | 568 | 569 | 570 | 571 | 572 | 573 | 574 | 575 | 576 | 577 | 578 | 579 | 580 | 581 | 582 | 583 | 584 | 585 | 586 | 587 | 588 | 589 | 590 | 591 | 592 | 593 | 594 | 595 | 596 | 597 | 598 | 599 | 600 | 601 | 602 | 603 | 604 | 605 | 606 | 607 | 608 | 609 | 610 | 611 | 612 | 613 | 614 | 615 | 616 | 617 | 618 | 619 | 620 | 621 | 622 | 623 | 624 | 625 | 626 | 627 | 628 | 629 | 630 | 631 | 632 | 633 | 634 | 635 | 636 | 637 | 638 | 639 | 640 | 641 | 642 | 643 | 644 | 645 | 646 | 647 | 648 | 649 | 650 | 651 | 652 | 653 | 654 | 655 | 656 | 657 | 658 | 659 | 660 | 661 | 662 | 663 | 664 | 665 | 666 | 667 | 668 | 669 | 670 | 671 | 672 | 673 | 674 | 675 | 676 | 677 | 678 | 679 | 680 | 681 | 682 | 683 | 684 | 685 | 686 | 687 | 688 | 689 | 690 | 691 | 692 | 693 | 694 | 695 | 696 | 697 | 698 | 699 | 700 | 701 | 702 | 703 | 704 | 705 | 706 | 707 | 708 | 709 | 710 | 711 | 712 | 713 | 714 | 715 | 716 | 717 | 718 | 719 | 720 | 721 | 722 | 723 | 724 | 725 | 726 | 727 | 728 | 729 | 730 | 731 | 732 | 733 | 734 | 735 | 736 | 737 | 738 | 739 | 740 | 741 | 742 | 743 | 744 | 745 | 746 | 747 | 748 | 749 | 750 | 751 | 752 | 753 | 754 | 755 | 756 | 757 | 758 | 759 | 760 | 761 | 762 | 763 | 764 | 765 | 766 | 767 | 768 | 769 | 770 | 771 | 772 | 773 | 774 | 775 | 776 | 777 | 778 | 779 | 780 | 781 | 782 | 783 | 784 | 785 | 786 | 787 | 788 | 789 | 790 | 791 | 792 | 793 | 794 | 795 | 796 | 797 | 798 | 799 | 800 | 801 | 802 | 803 | 804 | 805 | 806 | 807 | 808 | 809 | 810 | 811 | 812 | 813 | 814 | 815 | 816 | 817 | 818 | 819 | 820 | 821 | 822 | 823 | 824 | 825 | 826 | 827 | 828 | 829 | 830 | 831 | 832 | 833 | 834 | 835 | 836 | 837 | 838 | 839 | 840 | 841 | 842 | 843 | 844 | 845 | 846 | 847 | 848 | 849 | 850 | 851 | 852 | 853 | 854 | 855 | 856 | 857 | 858 | 859 | 860 | 861 | 862 | 863 | 864 | 865 | 866 | 867 | 868 | 869 | 870 | 871 | 872 | 873 | 874 | 875 | 876 | 877 | 878 | 879 | 880 | 881 | 882 | 883 | 884 | 885 | 886 | 887 | 888 | 889 | 890 | 891 | 892 | 893 | 894 | 895 | 896 | 897 | 898 | 899 | 900 | 901 | 902 | 903 | 904 | 905 | 906 | 907 | 908 | 909 | 910 | 911 | 912 | 913 | 914 | 915 | 916 | 917 | 918 | 919 | 920 | 921 | 922 | 923 | 924 | 925 | 926 | 927 | 928 | 929 | 930 | 931 | 932 | 933 | 934 | 935 | 936 | 937 | 938 | 939 | 940 | 941 | 942 | 943 | 944 | 945 | 946 | 947 | 948 | 949 | 950 | 951 | 952 | 953 | 954 | 955 | 956 | 957 | 958 | 959 | 960 | 961 | 962 | 963 | 964 | 965 | 966 | 967 | 968 | 969 | 970 | 971 | 972 | 973 | 974 | 975 | 976 | 977 | 978 | 979 | 980 | 981 | 982 | 983 | 984 | 985 | 986 | 987 | 988 | 989 | 990 | 991 | 992 | 993 | 994 | 995 | 996 | 997 | 998 | 999 | 1000 |
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| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 88 | 89 | 90 | 91 | 92 | 93 | 94 | 95 | 96 | 97 | 98 | 99 | 100 | 101 | 102 | 103 | 104 | 105 | 106 | 107 | 108 | 109 | 110 | 111 | 112 | 113 | 114 | 115 | 116 | 117 | 118 | 119 | 120 | 121 | 122 | 123 | 124 | 125 | 126 | 127 | 128 | 129 | 130 | 131 | 132 | 133 | 134 | 135 | 136 | 137 | 138 | 139 | 140 | 141 | 142 | 143 | 144 | 145 | 146 | 147 | 148 | 149 | 150 | 151 | 152 | 153 | 154 | 155 | 156 | 157 | 158 | 159 | 160 | 161 | 162 | 163 | 164 | 165 | 166 | 167 | 168 | 169 | 170 | 171 | 172 | 173 | 174 | 175 | 176 | 177 | 178 | 179 | 180 | 181 | 182 | 183 | 184 | 185 | 186 | 187 | 188 | 189 | 190 | 191 | 192 | 193 | 194 | 195 | 196 | 197 | 198 | 199 | 200 | 201 | 202 | 203 | 204 | 205 | 206 | 207 | 208 | 209 | 210 | 211 | 212 | 213 | 214 | 215 | 216 | 217 | 218 | 219 | 220 | 221 | 222 | 223 | 224 | 225 | 226 | 227 | 228 | 229 | 230 | 231 | 232 | 233 | 234 | 235 | 236 | 237 | 238 | 239 | 240 | 241 | 242 | 243 | 244 | 245 | 246 | 247 | 248 | 249 | 250 | 251 | 252 | 253 | 254 | 255 | 256 | 257 | 258 | 259 | 260 | 261 | 262 | 263 | 264 | 265 | 266 | 267 | 268 | 269 | 270 | 271 | 272 | 273 | 274 | 275 | 276 | 277 | 278 | 279 | 280 | 281 | 282 | 283 | 284 | 285 | 286 | 287 | 288 | 289 | 290 | 291 | 292 | 293 | 294 | 295 | 296 | 297 | 298 | 299 | 300 | 301 | 302 | 303 | 304 | 305 | 306 | 307 | 308 | 309 | 310 | 311 | 312 | 313 | 314 | 315 | 316 | 317 | 318 | 319 | 320 | 321 | 322 | 323 | 324 | 325 | 326 | 327 | 328 | 329 | 330 | 331 | 332 | 333 | 334 | 335 | 336 | 337 | 338 | 339 | 340 | 341 | 342 | 343 | 344 | 345 | 346 | 347 | 348 | 349 | 350 | 351 | 352 | 353 | 354 | 355 | 356 | 357 | 358 | 359 | 360 | 361 | 362 | 363 | 364 | 365 | 366 | 367 | 368 | 369 | 370 | 371 | 372 | 373 | 374 | 375 | 376 | 377 | 378 | 379 | 380 | 381 | 382 | 383 | 384 | 385 | 386 | 387 | 388 | 389 | 390 | 391 | 392 | 393 | 394 | 395 | 396 | 397 | 398 | 399 | 400 | 401 | 402 | 403 | 404 | 405 | 406 | 407 | 408 | 409 | 410 | 411 | 412 | 413 | 414 | 415 | 416 | 417 | 418 | 419 | 420 | 421 | 422 | 423 | 424 | 425 | 426 | 427 | 428 | 429 | 430 | 431 | 432 | 433 | 434 | 435 | 436 | 437 | 438 | 439 | 440 | 441 | 442 | 443 | 444 | 445 | 446 | 447 | 448 | 449 | 450 | 451 | 452 | 453 | 454 | 455 | 456 | 457 | 458 | 459 | 460 | 461 | 462 | 463 | 464 | 465 | 466 | 467 | 468 | 469 | 470 | 471 | 472 | 473 | 474 | 475 | 476 | 477 | 478 | 479 | 480 | 481 | 482 | 483 | 484 | 485 | 486 | 487 | 488 | 489 | 490 | 491 | 492 | 493 | 494 | 495 | 496 | 497 | 498 | 499 | 500 | 501 | 502 | 503 | 504 | 505 | 506 | 507 | 508 | 509 | 510 | 511 | 512 | 513 | 514 | 515 | 516 | 517 | 518 | 519 | 520 | 521 | 522 | 523 | 524 | 525 | 526 | 527 | 528 | 529 | 530 | 531 | 532 | 533 | 534 | 535 | 536 | 537 | 538 | 539 | 540 | 541 | 542 | 543 | 544 | 545 | 546 | 547 | 548 | 549 | 550 | 551 | 552 | 553 | 554 | 555 | 556 | 557 | 558 | 559 | 560 | 561 | 562 | 563 | 564 | 565 | 566 | 567 | 568 | 569 | 570 | 571 | 572 | 573 | 574 |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     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| Year | Month | Day | Time  | Location | Event         | Remarks       | Amount |
|------|-------|-----|-------|----------|---------------|---------------|--------|
| 1900 | Jan   | 1   | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 2   | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 3   | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 4   | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 5   | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 6   | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 7   | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 8   | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 9   | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 10  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 11  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 12  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 13  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 14  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 15  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 16  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 17  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 18  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 19  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 20  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 21  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 22  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 23  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 24  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 25  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 26  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 27  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 28  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 29  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 30  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |
| 1900 | Jan   | 31  | 10:00 | St. Paul | St. Paul Fair | St. Paul Fair | 100.00 |

| Project Name | Project Description    | Project Status | Project Manager  | Project Budget | Project Start Date | Project End Date | Project Completion Date |
|--------------|------------------------|----------------|------------------|----------------|--------------------|------------------|-------------------------|
| Project A    | Project A Description  | Completed      | John Doe         | \$100,000      | 2023-01-01         | 2023-03-31       | 2023-03-31              |
| Project B    | Project B Description  | In Progress    | Jane Smith       | \$250,000      | 2023-04-01         | 2023-06-30       | 2023-06-30              |
| Project C    | Project C Description  | On Hold        | Mike Johnson     | \$75,000       | 2023-07-01         | 2023-09-30       | 2023-09-30              |
| Project D    | Project D Description  | Completed      | Sarah Lee        | \$150,000      | 2023-10-01         | 2023-12-31       | 2023-12-31              |
| Project E    | Project E Description  | In Progress    | David Kim        | \$300,000      | 2024-01-01         | 2024-03-31       | 2024-03-31              |
| Project F    | Project F Description  | On Hold        | Emily White      | \$120,000      | 2024-04-01         | 2024-06-30       | 2024-06-30              |
| Project G    | Project G Description  | Completed      | Chris Brown      | \$90,000       | 2024-07-01         | 2024-09-30       | 2024-09-30              |
| Project H    | Project H Description  | In Progress    | Alex Green       | \$180,000      | 2024-10-01         | 2024-12-31       | 2024-12-31              |
| Project I    | Project I Description  | On Hold        | Mia Black        | \$60,000       | 2025-01-01         | 2025-03-31       | 2025-03-31              |
| Project J    | Project J Description  | Completed      | Noah Grey        | \$110,000      | 2025-04-01         | 2025-06-30       | 2025-06-30              |
| Project K    | Project K Description  | In Progress    | Liam Blue        | \$220,000      | 2025-07-01         | 2025-09-30       | 2025-09-30              |
| Project L    | Project L Description  | On Hold        | Olivia Red       | \$80,000       | 2025-10-01         | 2025-12-31       | 2025-12-31              |
| Project M    | Project M Description  | Completed      | Ethan Yellow     | \$130,000      | 2026-01-01         | 2026-03-31       | 2026-03-31              |
| Project N    | Project N Description  | In Progress    | Ava Purple       | \$270,000      | 2026-04-01         | 2026-06-30       | 2026-06-30              |
| Project O    | Project O Description  | On Hold        | Lucas Orange     | \$95,000       | 2026-07-01         | 2026-09-30       | 2026-09-30              |
| Project P    | Project P Description  | Completed      | Sophia Silver    | \$160,000      | 2026-10-01         | 2026-12-31       | 2026-12-31              |
| Project Q    | Project Q Description  | In Progress    | Benjamin Gold    | \$310,000      | 2027-01-01         | 2027-03-31       | 2027-03-31              |
| Project R    | Project R Description  | On Hold        | Charlotte Bronze | \$115,000      | 2027-04-01         | 2027-06-30       | 2027-06-30              |
| Project S    | Project S Description  | Completed      | William Copper   | \$140,000      | 2027-07-01         | 2027-09-30       | 2027-09-30              |
| Project T    | Project T Description  | In Progress    | Isabella Iron    | \$290,000      | 2027-10-01         | 2027-12-31       | 2027-12-31              |
| Project U    | Project U Description  | On Hold        | James Steel      | \$70,000       | 2028-01-01         | 2028-03-31       | 2028-03-31              |
| Project V    | Project V Description  | Completed      | Maria Tin        | \$125,000      | 2028-04-01         | 2028-06-30       | 2028-06-30              |
| Project W    | Project W Description  | In Progress    | Robert Lead      | \$260,000      | 2028-07-01         | 2028-09-30       | 2028-09-30              |
| Project X    | Project X Description  | On Hold        | Evelyn Zinc      | \$85,000       | 2028-10-01         | 2028-12-31       | 2028-12-31              |
| Project Y    | Project Y Description  | Completed      | Samuel Nickel    | \$135,000      | 2029-01-01         | 2029-03-31       | 2029-03-31              |
| Project Z    | Project Z Description  | In Progress    | Grace Platinum   | \$280,000      | 2029-04-01         | 2029-06-30       | 2029-06-30              |
| Project AA   | Project AA Description | On Hold        | Henry Silver     | \$98,000       | 2029-07-01         | 2029-09-30       | 2029-09-30              |
| Project AB   | Project AB Description | Completed      | Victoria Gold    | \$155,000      | 2029-10-01         | 2029-12-31       | 2029-12-31              |
| Project AC   | Project AC Description | In Progress    | William Copper   | \$305,000      | 2030-01-01         | 2030-03-31       | 2030-03-31              |
| Project AD   | Project AD Description | On Hold        | Olivia Bronze    | \$105,000      | 2030-04-01         | 2030-06-30       | 2030-06-30              |
| Project AE   | Project AE Description | Completed      | James Iron       | \$145,000      | 2030-07-01         | 2030-09-30       | 2030-09-30              |
| Project AF   | Project AF Description | In Progress    | Mia Steel        | \$295,000      | 2030-10-01         | 2030-12-31       | 2030-12-31              |
| Project AG   | Project AG Description | On Hold        | Benjamin Tin     | \$75,000       | 2031-01-01         | 2031-03-31       | 2031-03-31              |
| Project AH   | Project AH Description | Completed      | Sophia Lead      | \$130,000      | 2031-04-01         | 2031-06-30       | 2031-06-30              |
| Project AI   | Project AI Description | In Progress    | Robert Zinc      | \$275,000      | 2031-07-01         | 2031-09-30       | 2031-09-30              |
| Project AJ   | Project AJ Description | On Hold        | Evelyn Nickel    | \$88,000       | 2031-10-01         | 2031-12-31       | 2031-12-31              |
| Project AK   | Project AK Description | Completed      | Samuel Platinum  | \$140,000      | 2032-01-01         | 2032-03-31       | 2032-03-31              |
| Project AL   | Project AL Description | In Progress    | Grace Silver     | \$285,000      | 2032-04-01         | 2032-06-30       | 2032-06-30              |
| Project AM   | Project AM Description | On Hold        | Henry Gold       | \$100,000      | 2032-07-01         | 2032-09-30       | 2032-09-30              |
| Project AN   | Project AN Description | Completed      | Victoria Copper  | \$150,000      | 2032-10-01         | 2032-12-31       | 2032-12-3               |

| Year | Project Name | Project Description | Project Status | Project Manager | Project Budget | Project Completion Date |
|------|--------------|---------------------|----------------|-----------------|----------------|-------------------------|
| 2010 | 2010-01-01   | 2010-01-01          | 2010-01-01     | 2010-01-01      | 2010-01-01     | 2010-01-01              |
| 2011 | 2011-01-01   | 2011-01-01          | 2011-01-01     | 2011-01-01      | 2011-01-01     | 2011-01-01              |
| 2012 | 2012-01-01   | 2012-01-01          | 2012-01-01     | 2012-01-01      | 2012-01-01     | 2012-01-01              |
| 2013 | 2013-01-01   | 2013-01-01          | 2013-01-01     | 2013-01-01      | 2013-01-01     | 2013-01-01              |
| 2014 | 2014-01-01   | 2014-01-01          | 2014-01-01     | 2014-01-01      | 2014-01-01     | 2014-01-01              |
| 2015 | 2015-01-01   | 2015-01-01          | 2015-01-01     | 2015-01-01      | 2015-01-01     | 2015-01-01              |
| 2016 | 2016-01-01   | 2016-01-01          | 2016-01-01     | 2016-01-01      | 2016-01-01     | 2016-01-01              |
| 2017 | 2017-01-01   | 2017-01-01          | 2017-01-01     | 2017-01-01      | 2017-01-01     | 2017-01-01              |
| 2018 | 2018-01-01   | 2018-01-01          | 2018-01-01     | 2018-01-01      | 2018-01-01     | 2018-01-01              |
| 2019 | 2019-01-01   | 2019-01-01          | 2019-01-01     | 2019-01-01      | 2019-01-01     | 2019-01-01              |
| 2020 | 2020-01-01   | 2020-01-01          | 2020-01-01     | 2020-01-01      | 2020-01-01     | 2020-01-01              |
| 2021 | 2021-01-01   | 2021-01-01          | 2021-01-01     | 2021-01-01      | 2021-01-01     | 2021-01-01              |
| 2022 | 2022-01-01   | 2022-01-01          | 2022-01-01     | 2022-01-01      | 2022-01-01     | 2022-01-01              |
| 2023 | 2023-01-01   | 2023-01-01          | 2023-01-01     | 2023-01-01      | 2023-01-01     | 2023-01-01              |
| 2024 | 2024-01-01   | 2024-01-01          | 2024-01-01     | 2024-01-01      | 2024-01-01     | 2024-01-01              |
| 2025 | 2025-01-01   | 2025-01-01          | 2025-01-01     | 2025-01-01      | 2025-01-01     | 2025-01-01              |
| 2026 | 2026-01-01   | 2026-01-01          | 2026-01-01     | 2026-01-01      | 2026-01-01     | 2026-01-01              |
| 2027 | 2027-01-01   | 2027-01-01          | 2027-01-01     | 2027-01-01      | 2027-01-01     | 2027-01-01              |
| 2028 | 2028-01-01   | 2028-01-01          | 2028-01-01     | 2028-01-01      | 2028-01-01     | 2028-01-01              |
| 2029 | 2029-01-01   | 2029-01-01          | 2029-01-01     | 2029-01-01      | 2029-01-01     | 2029-01-01              |
| 2030 | 2030-01-01   | 2030-01-01          | 2030-01-01     | 2030-01-01      | 2030-01-01     | 2030-01-01              |

[illegible]

| Item | Category | Quantity | Unit Price | Total Price | Comments |
|------|----------|----------|------------|-------------|----------|
| 101  | 101      | 1        | 1.00       | 1.00        | 101      |
| 102  | 102      | 1        | 1.00       | 1.00        | 102      |
| 103  | 103      | 1        | 1.00       | 1.00        | 103      |
| 104  | 104      | 1        | 1.00       | 1.00        | 104      |
| 105  | 105      | 1        | 1.00       | 1.00        | 105      |
| 106  | 106      | 1        | 1.00       | 1.00        | 106      |
| 107  | 107      | 1        | 1.00       | 1.00        | 107      |
| 108  | 108      | 1        | 1.00       | 1.00        | 108      |
| 109  | 109      | 1        | 1.00       | 1.00        | 109      |
| 110  | 110      | 1        | 1.00       | 1.00        | 110      |
| 111  | 111      | 1        | 1.00       | 1.00        | 111      |
| 112  | 112      | 1        | 1.00       | 1.00        | 112      |
| 113  | 113      | 1        | 1.00       | 1.00        | 113      |
| 114  | 114      | 1        | 1.00       | 1.00        | 114      |
| 115  | 115      | 1        | 1.00       | 1.00        | 115      |
| 116  | 116      | 1        | 1.00       | 1.00        | 116      |
| 117  | 117      | 1        | 1.00       | 1.00        | 117      |
| 118  | 118      | 1        | 1.00       | 1.00        | 118      |
| 119  | 119      | 1        | 1.00       | 1.00        | 119      |
| 120  | 120      | 1        | 1.00       | 1.00        | 120      |
| 121  | 121      | 1        | 1.00       | 1.00        | 121      |
| 122  | 122      | 1        | 1.00       | 1.00        | 122      |
| 123  | 123      | 1        | 1.00       | 1.00        | 123      |
| 124  | 124      | 1        | 1.00       | 1.00        | 124      |
| 125  | 125      | 1        | 1.00       | 1.00        | 125      |
| 126  | 126      | 1        | 1.00       | 1.00        | 126      |
| 127  | 127      | 1        | 1.00       | 1.00        | 127      |
| 128  | 128      | 1        | 1.00       | 1.00        | 128      |
| 129  | 129      | 1        | 1.00       | 1.00        | 129      |
| 130  | 130      | 1        | 1.00       | 1.00        | 130      |
| 131  | 131      | 1        | 1.00       | 1.00        | 131      |
| 132  | 132      | 1        | 1.00       | 1.00        | 132      |
| 133  | 133      | 1        | 1.00       | 1.00        | 133      |
| 134  | 134      | 1        | 1.00       | 1.00        | 134      |
| 135  | 135      | 1        | 1.00       | 1.00        | 135      |
| 136  | 136      | 1        | 1.00       | 1.00        | 136      |
| 137  | 137      | 1        | 1.00       | 1.00        | 137      |
| 138  | 138      | 1        | 1.00       | 1.00        | 138      |
| 139  | 139      | 1        | 1.00       | 1.00        | 139      |
| 140  | 140      | 1        | 1.00       | 1.00        | 140      |
| 141  | 141      | 1        | 1.00       | 1.00        | 141      |
| 142  | 142      | 1        | 1.00       | 1.00        | 142      |
| 143  | 143      | 1        | 1.00       | 1.00        | 143      |
| 144  | 144      | 1        | 1.00       | 1.00        | 144      |
| 145  | 145      | 1        | 1.00       | 1.00        | 145      |
| 146  | 146      | 1        | 1.00       | 1.00        | 146      |
| 147  | 147      | 1        | 1.00       | 1.00        | 147      |
| 148  | 148      | 1        | 1.00       | 1.00        | 148      |
| 149  | 149      | 1        | 1.00       | 1.00        | 149      |
| 150  | 150      | 1        | 1.00       | 1.00        | 150      |
| 151  | 151      | 1        | 1.00       | 1.00        | 151      |
| 152  | 152      | 1        | 1.00       | 1.00        | 152      |
| 153  | 153      | 1        | 1.00       | 1.00        | 153      |
| 154  | 154      | 1        | 1.00       | 1.00        | 154      |
| 155  | 155      | 1        | 1.00       | 1.00        | 155      |
| 156  | 156      | 1        | 1.00       | 1.00        | 156      |
| 157  | 157      | 1        | 1.00       | 1.00        | 157      |
| 158  | 158      | 1        | 1.00       | 1.00        | 158      |
| 159  | 159      | 1        | 1.00       | 1.00        | 159      |
| 160  | 160      | 1        | 1.00       | 1.00        | 160      |
| 161  | 161      | 1        | 1.00       | 1.00        | 161      |
| 162  | 162      | 1        | 1.00       | 1.00        | 162      |
| 163  | 163      | 1        | 1.00       | 1.00        | 163      |
| 164  | 164      | 1        | 1.00       | 1.00        | 164      |
| 165  | 165      | 1        | 1.00       | 1.00        | 165      |
| 166  | 166      | 1        | 1.00       | 1.00        | 166      |
| 167  | 167      | 1        | 1.00       | 1.00        | 167      |
| 168  | 168      | 1        | 1.00       | 1.00        | 168      |
| 169  | 169      | 1        | 1.00       | 1.00        | 169      |
| 170  | 170      | 1        | 1.00       | 1.00        | 170      |
| 171  | 171      | 1        | 1.00       | 1.00        | 171      |
| 172  | 172      | 1        | 1.00       | 1.00        | 172      |
| 173  | 173      | 1        | 1.00       | 1.00        | 173      |
| 174  | 174      | 1        | 1.00       | 1.00        | 174      |
| 175  | 175      | 1        | 1.00       | 1.00        | 175      |
| 176  | 176      | 1        | 1.00       | 1.00        | 176      |
| 177  | 177      | 1        | 1.00       | 1.00        | 177      |
| 178  | 178      | 1        | 1.00       | 1.00        | 178      |
| 179  | 179      | 1        | 1.00       | 1.00        | 179      |
| 180  | 180      | 1        | 1.00       | 1.00        | 180      |
| 181  | 181      | 1        | 1.00       | 1.00        | 181      |
| 182  | 182      | 1        | 1.00       | 1.00        | 182      |
| 183  | 183      | 1        | 1.00       | 1.00        | 183      |
| 184  | 184      | 1        | 1.00       | 1.00        | 184      |
| 185  | 185      | 1        | 1.00       | 1.00        | 185      |
| 186  | 186      | 1        | 1.00       | 1.00        | 186      |
| 187  | 187      | 1        | 1.00       | 1.00        | 187      |
| 188  | 188      | 1        | 1.00       | 1.00        | 188      |
| 189  | 189      | 1        | 1.00       | 1.00        | 189      |
| 190  | 190      | 1        | 1.00       | 1.00        | 190      |
| 191  | 191      | 1        | 1.00       | 1.00        | 191      |
| 192  | 192      | 1        | 1.00       | 1.00        | 192      |
| 193  | 193      | 1        | 1.00       | 1.00        | 193      |
| 194  | 194      | 1        | 1.00       | 1.00        | 194      |
| 195  | 195      | 1        | 1.00       | 1.00        | 195      |
| 196  | 196      | 1        | 1.00       | 1.00        | 196      |
| 197  | 197      | 1        | 1.00       | 1.00        | 197      |
| 198  | 198      | 1        | 1.00       | 1.00        | 198      |
| 199  | 199      | 1        | 1.00       | 1.00        | 199      |
| 200  | 200      | 1        | 1.00       | 1.00        | 200      |
| 201  | 201      | 1        | 1.00       | 1.00        | 201      |
| 202  | 202      | 1        | 1.00       | 1.00        | 202      |
| 203  | 203      | 1        | 1.00       | 1.00        | 203      |
| 204  | 204      | 1        | 1.00       | 1.00        | 204      |
| 205  | 205      | 1        | 1.00       | 1.00        | 205      |
| 206  | 206      | 1        | 1.00       | 1.00        | 206      |
| 207  | 207      | 1        | 1.00       | 1.00        | 207      |
| 208  | 208      | 1        | 1.00       | 1.00        | 208      |
| 209  | 209      | 1        | 1.00       | 1.00        | 209      |
| 210  | 210      | 1        | 1.00       | 1.00        | 210      |
| 211  | 211      | 1        | 1.00       | 1.00        | 211      |
| 212  | 212      | 1        | 1.00       | 1.00        | 212      |
| 213  | 213      | 1        | 1.00       | 1.00        | 213      |
| 214  | 214      | 1        | 1.00       | 1.00        | 214      |
| 215  | 215      | 1        | 1.00       | 1.00        | 215      |
| 216  | 216      | 1        | 1.00       | 1.00        | 216      |
| 217  | 217      | 1        | 1.00       | 1.00        | 217      |
| 218  | 218      | 1        | 1.00       | 1.00        | 218      |
| 219  | 219      | 1        | 1.00       | 1.00        | 219      |
| 220  | 220      | 1        | 1.00       | 1.00        | 220      |
| 221  | 221      | 1        | 1.00       | 1.00        | 221      |
| 222  | 222      | 1        | 1.00       | 1.00        | 222      |
| 223  | 223      | 1        | 1.00       | 1.00        | 223      |
| 224  | 224      | 1        | 1.00       | 1.00        | 224      |
| 225  | 225      | 1        | 1.00       | 1.00        | 225      |
| 226  | 226      | 1        | 1.00       | 1.00        | 226      |
| 227  | 227      | 1        | 1.00       | 1.00        | 227      |
| 228  | 228      | 1        | 1.00       | 1.00        | 228      |
| 229  | 229      | 1        | 1.00       | 1.00        | 229      |
| 230  | 230      | 1        | 1.00       | 1.00        | 230      |
| 231  | 231      | 1        | 1.00       | 1.00        | 231      |
| 232  | 232      | 1        | 1.00       | 1.00        | 232      |
| 233  | 233      | 1        | 1.00       | 1.00        | 233      |
| 234  | 234      | 1        | 1.00       | 1.00        | 234      |
| 235  | 235      | 1        | 1.00       | 1.00        | 235      |
| 236  | 236      | 1        | 1.00       | 1.00        | 236      |
| 237  | 237      | 1        | 1.00       | 1.00        | 237      |
| 238  | 238      | 1        | 1.00       | 1.00        | 238      |
| 239  | 239      | 1        | 1.00       | 1.00        | 239      |
| 240  | 240      | 1        | 1.00       | 1.00        | 240      |
| 241  | 241      | 1        | 1.00       | 1.00        | 241      |
| 242  | 242      | 1        | 1.00       | 1.00        | 242      |
| 243  | 243      | 1        | 1.00       | 1.00        | 243      |
| 244  | 244      | 1        | 1.00       | 1.00        | 244      |
| 245  | 245      | 1        | 1.00       | 1.00        | 245      |
| 246  | 246      | 1        | 1.00       | 1.00        | 246      |
| 247  | 247      | 1        | 1.00       | 1.00        | 247      |
| 248  | 248      | 1        | 1.00       | 1.00        | 248      |
| 249  | 249      | 1        | 1.00       | 1.00        | 249      |
| 250  | 250      | 1        | 1.00       | 1.00        | 250      |
| 251  | 251      | 1        | 1.00       | 1.00        | 251      |
| 252  | 252      | 1        | 1.00       | 1.00        | 252      |
| 253  | 253      | 1        | 1.00       | 1.00        | 253      |
| 254  | 254      | 1        | 1.00       | 1.00        | 254      |
| 255  | 255      | 1        | 1.00       | 1.00        | 255      |
| 256  | 256      | 1        | 1.00       | 1.00        | 256      |
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| 258  | 258      | 1        | 1.00       | 1.00        | 258      |
| 259  | 259      | 1        | 1.00       | 1.00        | 259      |
| 260  | 260      | 1        | 1.00       | 1.00        | 260      |
| 261  | 261      | 1        | 1.00       | 1.00        | 261      |
| 262  | 262      | 1        | 1.00       | 1.00        | 262      |
| 263  | 263      | 1        | 1.00       | 1.00        | 263      |
| 264  | 264      | 1        | 1.00       | 1.00        | 264      |
| 265  | 265      | 1        | 1.00       | 1.00        | 265      |
| 266  | 266      | 1        | 1.00       | 1.00        | 266      |
| 267  | 267      | 1        | 1.00       | 1.00        | 267      |
| 268  | 268      | 1        | 1.00       | 1.00        | 268      |
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| 270  | 270      | 1        | 1.00       | 1.00        | 270      |
| 271  | 271      | 1        | 1.00       | 1.00        | 271      |
| 272  | 272      | 1        | 1.00       | 1.00        | 272      |
| 273  | 273      | 1        | 1.00       | 1.00        | 273      |
| 274  | 274      | 1        | 1.00       | 1.00        | 274      |
| 275  | 275      | 1        | 1.00       | 1.00        | 275      |
| 276  | 276      | 1        | 1.00       | 1.00        | 276      |
| 277  | 277      | 1        | 1.00       | 1.00        | 277      |
| 278  | 278      | 1        | 1.00       | 1.00        | 278      |
| 279  | 279      | 1        | 1.00       | 1.00        | 279      |
| 280  | 280      | 1        | 1.00       | 1.00        | 280      |
| 281  | 281      | 1        | 1.00       | 1.00        | 281      |
| 282  | 282      | 1        | 1.00       | 1.00        | 282      |
| 283  | 283      | 1        | 1.00       | 1.00        | 283      |
| 284  | 284      | 1        | 1.00       | 1.00        | 284      |
| 285  | 285      | 1        | 1.00       | 1.00        | 285      |
| 286  | 286      | 1        | 1.00       | 1.00        | 286      |
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| 290  | 290      | 1        | 1.00       | 1.00        | 290      |
| 291  | 291      | 1        | 1.00       | 1.00        | 291      |
| 292  | 292      | 1        | 1.00       | 1.00        | 292      |
| 293  | 293      | 1        | 1.00       | 1.00        | 293      |
| 294  | 294      | 1        | 1.00       | 1.00        | 294      |
| 295  | 295      | 1        | 1.00       | 1.00        | 295      |
| 296  | 296      | 1        | 1.00       | 1.00        | 296      |
| 297  | 297      | 1        | 1.00       | 1.00        | 297      |
| 298  | 298      | 1        | 1.00       | 1.00        | 298      |
| 299  | 299      | 1        | 1.00       | 1.00        | 299      |
| 300  | 300      | 1        | 1.00       | 1.00        | 300      |
| 301  | 301      | 1        | 1.00       | 1.00        | 301      |
| 302  | 302      | 1        | 1.00       | 1.00        | 302      |
| 303  | 303      | 1        | 1.00       | 1.00        | 303      |
| 304  | 304      | 1        | 1.00       | 1.00        | 304      |
| 305  | 305      | 1        | 1.00       | 1.00        | 305      |
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| 308  | 308      | 1        | 1.00       | 1.00        | 308      |
| 309  | 309      | 1        | 1.00       | 1.00        | 309      |
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| 311  | 311      | 1        | 1.00       | 1.00        | 311      |
| 312  | 312      | 1        | 1.00       | 1.00        | 312      |
| 313  | 313      | 1        | 1.00       | 1.00        | 313      |
| 314  | 314      | 1        | 1.00       | 1.00        | 314      |
| 315  | 315      | 1        | 1.00       | 1.00        | 315      |
| 316  | 316      | 1        | 1.00       | 1.00        | 316      |
| 317  | 317      | 1        | 1.00       | 1.00        | 317      |
| 318  | 318      | 1        | 1.00       | 1.00        | 318      |
| 319  | 319      | 1        | 1.00       | 1.00        | 319      |
| 320  | 320      | 1        | 1.00       | 1.00        | 320      |
| 321  | 321      | 1        | 1.00       | 1.00        | 321      |
| 322  | 322      | 1        | 1.00       | 1.00        | 322      |
| 323  | 323      | 1        | 1.00       | 1.00        | 323      |
| 324  | 324      | 1        | 1.00       | 1.00        | 324      |
| 325  | 325      | 1        | 1.00       | 1.00        | 325      |
| 326  | 326      | 1        | 1.00       | 1.00        | 326      |
| 327  | 327      | 1        | 1          |             |          |



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August 27, 2008

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Re: *Wynn, et al. v. Lexington Insurance Co. and Allied World Assurance Co.  
(US) Inc.*, 07 CV 7604 (NRB)(MHD)

Dear Messrs. Marino and Herrington:

As you know, we represent Plaintiffs in the above-referenced action. We again write to request that your clients, the defendant-insurers provide an explanation of the claims paid, denied and the reason for failing to fully cover the Wynn claim. As you know, on behalf of the insured, we most recently submitted this request by letter on June 25, 2008 and again on August 8, 2008. Your clients failed to even respond to our August 8, 2008 letter.

In light of the fact that a great majority of the monies paid on the claim relate only to damaged carpet and wall coverings, we can only assume that your clients' failure to properly inform the insured of the allocation of the remaining monies paid is because such an allocation would clearly demonstrate the insurers' bad faith. What portion of the non-carpet and wall covering payment (approximately \$200,000.00) is attributed to 1. demolition; 2. renovation; 3. electrical; 4. custom millwork; 5. audio-visual components; 6. flooring; 7. architectural and other professional fees; 8. furnishings and the specifically delineated costs listed in the spreadsheet forwarded to you on August 8, 2008?

Your clients' persistent refusal to comply with their obligations has resulted in unnecessary, costly and protracted litigation, the costs of which we will seek from your clients.

Christopher J. Marino, Esq.  
Matthew Herrington, Esq.  
August 27, 2008  
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We look forward to your cooperation and prompt response to this matter.

Sincerely,

A handwritten signature in dark ink, appearing to be "Stuart P. Slotnick", written in a cursive style.

Stuart P. Slotnick, Esq.

cc: Barry J. Slotnick, Esq.  
Anna Fretel, Esq.





June 10, 2008

File # 121-00004208  
Policy # 121-00004208

Insured # 121-00004208  
Claim # 121-00004208  
Date 12/29/2004

Aime O'Connor  
AIG Commercial Insurance  
101 Hudson Street  
20th Floor  
Jersey City, NJ 07302

Certified Mail # 7001 11 96 0903 5570 8733

Insured - Wynn Resorts, LLC  
Claim # - 121-00004208  
D.L. - 12/29/2004

Dear Ms. O'Connor,

As you are aware we are the broker for Wynn Resorts, LLC, our file reflects that a total of \$810,666.71 has been paid to date towards this loss (based on the partial proof of loss received in our file).

In order to reconcile the payments made to date we need for you to advise what damages are covered within the current payment. Our file is lacking a current summary worksheet based on damages sustained – dwelling and contents.

Please contact me directly if you have any questions.

Sincerely,

Patrick J. McGinley, Sr., SCLA  
Vice President  
Integrated Management Services